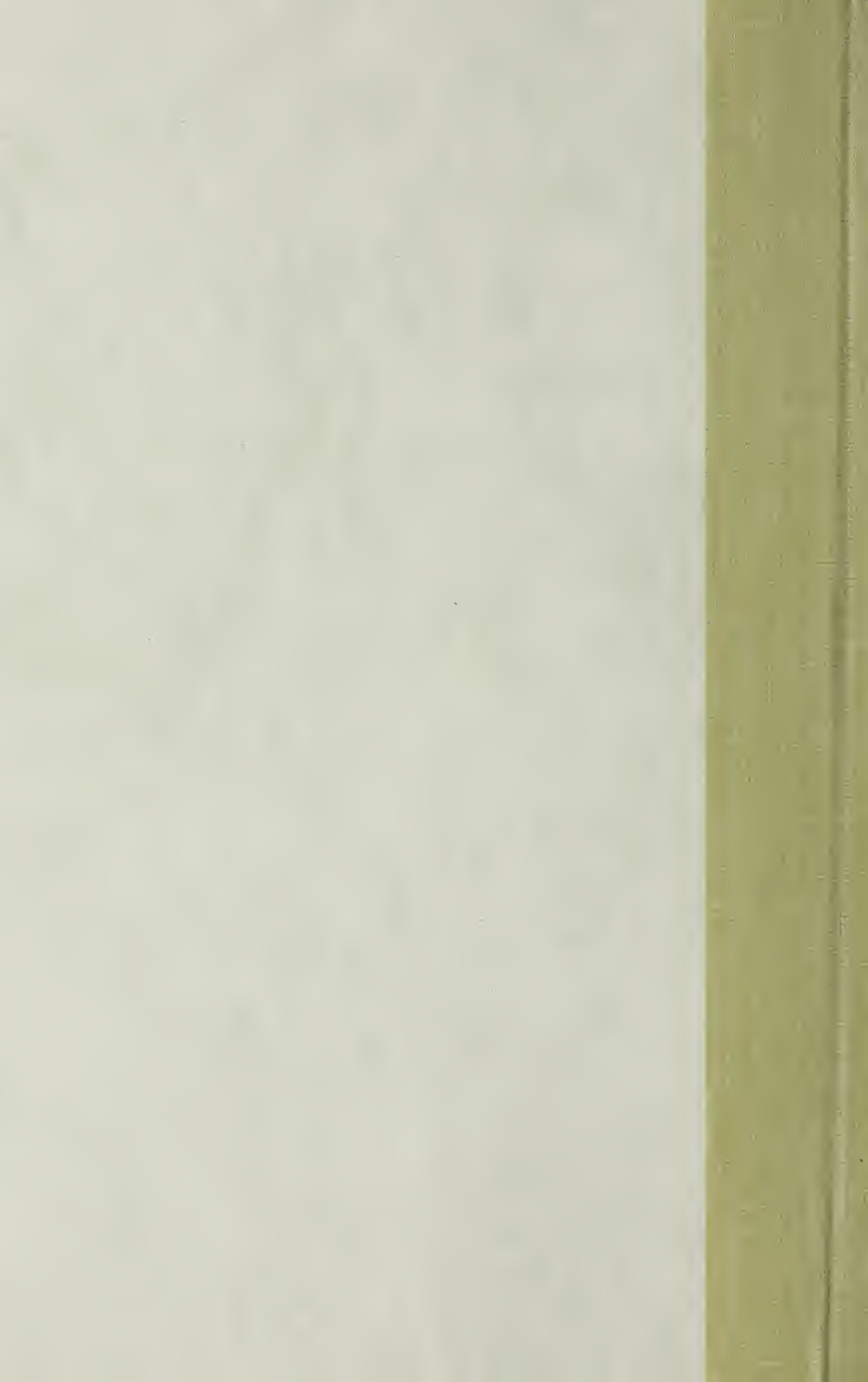


368.9

N46

1877:2,1879:1









Digitized by the Internet Archive  
in 2014

368.9  
N46  
18772

STATE OF NEW JERSEY.

---

R E P O R T

BY THE

SECRETARY OF STATE

AS

COMMISSIONER OF INSURANCE.

---

PART II.

LIFE AND ACCIDENT INSURANCE.

---

TRENTON, N. J.  
NAAR, DAY & NAAR, PRINTERS  
1878.

Dup.  
U. of C.  
M. L. N.



STATE OF NEW JERSEY.

---

R E P O R T

BY THE

SECRETARY OF STATE

AS

COMMISSIONER OF INSURANCE.

---

PART II.

LIFE AND ACCIDENT INSURANCE.

---

TRENTON, N. J.:  
NAAR, DAY & NAAR, PRINTERS

1878  
THE LIBRARY OF THE

APP 1 551

UNIVERSITY OF ILLINOIS

Exchange  
ROTCERS COLLEGE  
LIBRARY

368.9

N 46

1877<sup>2</sup>

# COMMISSIONER'S REPORT.

## PART II.

### LIFE AND ACCIDENT INSURANCE.

DEPARTMENT OF STATE, }  
TRENTON, June 20, 1877. }

*To the Honorable the Senate and General Assembly:*

The Secretary of State, acting as Commissioner of Insurance, has the honor to submit the following report embracing full abstracts of the statements made to this Department, as required by law, by Life, Accident and Live Stock Insurance Companies, authorized to transact business in this State for the current year, as of December, 31, 1877.

Immediately following the abstracts are printed summaries of the statements filed, which contain the information they convey in a tabulated form.

TABLE No. I, *page 149*, is a CLASSIFICATION OF ASSETS, by which it will be seen that the total assets of Life Insurance Companies authorized to do business in this State amounted on the 31st day of December, 1877, to \$379,975,197.46, invested as follows: In real estate, \$30,607,472.29; bonds and mortgages, \$192,908,447.18; United States bonds, \$36,108,116.82; other stocks and bonds, \$60,116,528.14; loans on collaterals, \$5,743,203.80; premium notes and loans, \$31,635,840.67; cash in office and bank, \$9,644,103.98; deferred and unpaid premiums, \$4,354,415.25; all other assets, \$8,857,069.33.

TABLE No. II, *page 150*, is a CLASSIFICATION OF LIABILITIES, as follows: Policy claims, adjusted and unadjusted, \$4,644,856.57; policy claims resisted, \$1,105,966.37; unpaid dividends, \$1,023,848.95; reserve for reinsurance, \$314,359,216.85; all other

1 Ap 57 dec 9. 1877<sup>2</sup>, 1879<sup>1</sup> and 25



claims, \$1,431,325.19. Total, \$322,565,213.93. Total surplus on policyholders' account, \$57,510,379.24. Total capital stock, \$3,880,900.

TABLE No. III, *page 151*, is a CLASSIFICATION OF INCOME, as follows: For premiums, cash, \$57,617,996.84; notes, \$2,781,824.46. Total premium income, \$60,399,821.30. Interest and dividends, \$21,282,378.82; rents, \$761,861.76; all other sources, \$251,836.44. Total, \$82,695,898.32. Twenty companies appear to have had an income of \$12,472,904.86 in excess of their expenditures, and eight companies an income of \$1,850,813.16 less than their expenditures.

TABLE No. IV, *page 152*, is a CLASSIFICATION OF EXPENDITURES, as follows: Policy losses and claims, cash, \$24,092,187.82; notes, \$1,147,545.64; total, \$25,239,733.46; policies purchased and surrendered, cash, \$15,613,003.59; notes, \$3,251,115.48; total, \$18,864,119.07. Total on policy account, \$44,103,852.53. Dividends to policyholders, cash, \$13,178,804.39; notes, \$1,722,871.44. Total dividends to policyholders, \$14,901,675.83; dividends to stockholders, \$342,707.91; commissions, \$3,507,876.11; salaries and fees, \$2,807,048.09; all other expenditures, \$6,310,646.15. Total, \$71,973,806.62.

TABLE No. V, *page 153*, is a CLASSIFICATION OF ALL POLICIES IN FORCE and an EXHIBIT OF BUSINESS IN NEW JERSEY, as follows: Whole life policies, number 470,945; amount, \$1,224,617,031; endowments, number 114,964; amount, \$216,656,624; all others, number 12,126; amount, \$37,411,421. Total, number, 609,261; amount, \$1,478,685,071. BUSINESS IN NEW JERSEY, as follows: Policies in force, number 18,337; amount, \$44,369,791. Business in 1877: Policies issued, number 2,690; amount, \$5,060,810; premiums received, \$1,206,503.09; losses paid, \$813,565.09; losses incurred, \$788,247.31.

TABLE No. VI, *page 154*, is an EXHIBIT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR, by which it will be seen that 81,088 policies, amounting to \$166,999,833, were issued, and 100,686 policies, amounting to \$250,612,469, terminated, being an excess of terminations over issues in number 19,598 and \$83,612,-



636 in amount. The manner of termination was as follows: by death 7,527 policies, amounting to \$19,856,305; by expiry 2,407 policies, amounting to \$4,958,589; by surrender 33,033 policies, amounting to \$86,208,887; by lapse 42,584 policies, amounting to \$95,284,656; by change 5,004 policies, amounting to \$21,699,178; not taken 10,097 policies, amounting to \$23,383,456.

TABLE NO. VII, *page 155*, is an EXHIBIT OF THE TOTAL NUMBER AND AMOUNT OF POLICIES OUTSTANDING AT THE BEGINNING AND AT THE END OF THE YEAR, by which it will be seen that the total number of policies outstanding December 31, 1876, was 621,878, insuring \$1,558,331,993, and the total number outstanding December 31, 1877, was 609,271, insuring \$1,479,715,731, a decrease in number of 12,607, and in amount of \$78,616,262.

TABLE NO. VIII, *page 156*, is an EXHIBIT OF THE NUMBER AND AMOUNT OF POLICIES OUTSTANDING AT THE BEGINNING AND END OF THE YEAR IN NEW JERSEY, as follows: Number in force December 31, 1876, was 19,270, insuring \$47,737,126; number in force December 31, 1877, was 18,339, insuring \$44,369,791; a decrease in number of 931, and in amount of \$3,367,335.

The report of the Receiver of the New Jersey Mutual Life Insurance Company (*page 141*) exhibits his receipts and disbursements from the date of his appointment to the thirty-first day of December, 1877. Since that date he has settled suits which had been commenced for the recovery of one hundred and fifty thousand dollars (\$150,000) with interest, from former stockholders of the Company, on the basis of the payment of the gross sum of one hundred and twenty thousand dollars (\$120,000).

The time for filing claims against the Company has been extended by the Chancellor to July 29, 1878.

No further steps have been taken, so far as this Department is advised, toward closing the business remaining unsettled at the date of my last report of the Anchor Life Insurance Company. The balance of the deposit in the State Treasury remains as last reported, viz.: \$19,500.

The Charter Oak Life Insurance Company, authorized to

transact business in this State in 1877, has not had its certificate renewed for the current year, and consequently is not now authorized to transact business in this State.

Respectfully submitted,

HENRY C. KELSEY,  
*Secretary of State.*

---

---

# LIFE INSURANCE COMPANIES.

---

---



# LIFE INSURANCE COMPANIES.

## ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated 1820.

Commenced business 1850.

T. O. ENDERS, *President*.

J. L. ENGLISH, *Secretary*.

### I. CAPITAL.

Capital stock paid in, \$150,000.

### II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$2,153,908 60
Notes and loans taken for premiums.....	311,722 48
Premiums paid by dividends.....	760,160 05
<b>Total.....</b>	<b>\$3,225,791 13</b>
Deduct amount paid for reinsurance.....	11,919 81
<b>Total premium income.....</b>	<b>\$3,213,871 32</b>
Interest on mortgage loans.....	827,789 56
Interest on bonds and dividends on stock.....	473,835 74
Interest on premium notes, loans or liens.....	164,619 18
Interest on other debts due the company.....	43,522 79
Discount on claims paid in advance.....	3,621 61
Profits on bonds, stocks or gold sold.....	815 45
<b>Total Income during the year.....</b>	<b>\$4,728,075 65</b>
Balance of net or ledger assets December 31, 1876.....	22,183,411 14
<b>Total.....</b>	<b>\$26,911,486 79</b>

### III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$1,049,869 36
Premium notes and loans used in payment of the same.....	71,274 60
Cash paid for matured endowments and additions.....	535,202 84
Premium notes and loans used in payment of the same.....	91,466 89
<b>Total.....</b>	<b>\$1,747,753 69</b>
Deduct amount received for losses or claims on policies of this Company reinsured.....	8,196 00
<b>Total amount actually paid.....</b>	<b>\$1,739,557 69</b>
Cash paid for surrendered policies.....	18,040 51
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....	340,237 08

Cash surrender values, including reconverted additions applied in payment of premiums.....	\$760,160 05
Cash dividends paid to policyholders.....	288,151 88
Premium notes and loans used in payment of dividends.....	272,743 18
Total paid policyholders.....	\$3,418,890.39
Paid stockholders for interest or dividends.....	45,000 00
Paid for commissions to agents.....	229,340 52
Paid for salaries and traveling expenses of agents.....	8,601 76
Paid for medical examiners' fees.....	13,886 03
Paid for salaries, and other compensation of officers and other office employees.....	56,817 84
Paid for United States taxes, \$331.29; taxes in State where organized, \$92,061.17; taxes, licenses, fines and fees in other States, \$51,605.85.....	143,998 31
Paid for rent.....	8,298 32
Paid for furniture and fixtures and safes for home and agency offices.....	6,832 20
Paid for advertising.....	4,062 67
Paid for the following items, viz.: Postage, express, telegraph, legal, printing, stationery, supplies, profit and loss, etc.....	48,307 39
Total miscellaneous expenses.....	\$565,145 04
Total disbursements during the year.....	\$3,984,035 43
Balance December 31, 1877.....	\$22,927,451 36

Invested in the following:

#### IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value .....	\$263,771 88
Loans secured by mortgages on real estate, first liens.....	10,709,966 92

#### Loans on Stock Collaterals:

	Par value.	Market value.	Amount loaned.
Willimantic Linen Co. stock.....	\$2,500 00	\$7,100 00 }	\$46,300 00
United States Trust Co. stock.....	1,300 00	1,196 00 }	
Hartford City Coal and Salt Co. stk.....	2,500 00	2,500 00 }	
United State Trust Co. stock.....	12,500 00	11,500 00 }	
Etna Fire Insurance Co. stock.....	8,000 00	16,800 00 }	54,267 31
Willimantic Linen Co. stock.....	7,500 00	21,300 00 }	
United States Trust Co. stock.....	15,000 00	13,800 00 }	
Etna Fire Insurance Co. stock.....	4,000 00	8,400 00 }	
Hartford Carpet Co. stock.....	5,000 00	11,250 00 }	2,680 00
Willimantic Linen Co. stock.....	10,000 00	28,400 00 }	
Keithsburg Township bond.....	1,500 00	1,500 00 }	
Town of Dayton bond.....	1,000 00	1,000 00 }	
Mt. Pulaski Township bond.....	1,000 00	1,000 00 }	3,500 00
United States Trust Co. stock.....	5,000 00	4,600 00 }	
Union Salt Co. stock.....	42,500 00	42,500 00 }	
Wheeler & Wilson Mfg. Co. stock.....	13,000 00	39,000 00 }	
Etna Fire Insurance Co. stock.....	16,800 00	35,280 00 }	384 00
Willimantic Linen Co. stock.....	10,625 00	30,175 00 }	
Willimantic Linen Co. stock.....	8,750 00	24,850 00 }	
American Screw Co. stock.....	800 00	1,600 00 }	
Agawam Canal Co. stock.....	1,200 00	600 00 }	3,500 00
Travelers Insurance Co. stock.....	800 00	1,280 00 }	
Assignment of mortgage.....	4,000 00	4,000 00 }	
Assignment of mortgage.....	1,000 00	1,000 00 }	
Etna Fire Insurance Co. stock.....	4,400 00	9,240 00 }	736 00
Phenix Fire Insurance Co. stock.....	1,000 00	1,800 00 }	
Hartford Carpet Co. stock.....	2,500 00	5,625 00 }	
Etna Fire Insurance Co. stock.....	2,500 00	5,250 00 }	
Hartford Carpet Co. stock.....	3,000 00	6,750 00 }	4,000 00
Hartford Carpet Co. stock.....	1,600 00	3,600 00 }	
Total amount.....	\$191,275 00	\$342,896 00	\$241,962 06

Premium notes and loans on policies in force.....	241,962 06
	3,318,063 97



*Stocks, Bonds, etc., owned by the Company :*

	Cost value.	Market value.
Connecticut River Banking Co. stock.....	\$17,545 00	\$8,930 00
Metropolitan Bank, New York, stock.....	10,312 50	9,750 00
Phoenix National Bank, Hartford, stock.....	124,285 50	137,700 00
Mercantile National Bank, Hartford, stock.....	42,885 25	45,500 00
City National Bank, Hartford, stock.....	50,900 75	50,960 00
Hartford National Bank, Hartford, stock.....	107,730 25	116,250 00
First National Bank, Hartford, stock.....	92,060 66	67,249 90
National Exchange Bank, Hartford, stock.....	93,729 80	97,776 00
American National Bank, Hartford, stock.....	93,576 87	101,304 00
Farmers and Mechanics Bank, Hartford, stock.....	102,462 25	64,975 00
Suffield National Bank, Suffield, stock.....	15,100 00	13,566 00
New Britain National Bank, New Britain, stock.....	28,450 00	30,000 00
Charter Oak National Bank, Hartford, stock.....	97,572 25	104,500 00
Etna National Bank, Hartford, stock.....	79,069 46	85,300 00
Hartford Trust Company, Hartford, stock.....	20,825 00	18,400 00
United States Trust Company, Hartford, stock.....	5,262 50	4,600 00
Rockville National Bank, Rockville, stock.....	20,000 00	20,000 00
Security Company, Hartford, stock.....	10,000 00	10,000 00
United States Government registered bonds.....	356,350 63	346,862 50
District of Columbia bonds, 3.65%.....	* 217,126 38	228,000 00
Connecticut River Railroad stock.....	39,372 25	45,204 00
Etna Fire Insurance stock.....	17,136 68	13,230 00
New York, New Haven and Hartford R. R. stock....	140,051 75	147,070 00
Indianapolis and Cincinnati Railroad bonds.....	47,880 00	44,500 00
Columbus and Indianapolis Railroad bonds.....	45,000 00	42,000 00
Cincinnati and Indiana Railroad bonds.....	20,675 00	21,840 00
Cleveland, Paine, and Ashtabula Railroad bonds.....	25,671 25	26,520 00
Dayton and Michigan Railroad bonds.....	13,950 00	15,500 00
Little Miami Railroad bonds.....	890 00	930 00
New York Central Railroad bonds.....	3,810 00	4,160 00
Union Pacific Railroad bonds.....	30,690 00	31,200 00
Harlem and Port Chester Railroad bonds.....	99,500 00	112,000 00
New York Central and Hudson River R. R. bonds...	100,000 00	118,000 00
Keokuk and Des Moines Valley Railroad bonds.....	21,950 00	12,420 00
Indiana Central Railroad bonds.....	9,225 00	9,000 00
Cleveland and Pittsburgh Railroad bonds.....	747 50	1,000 00
Southern Minnesota Railroad bonds.....	57,360 00	25,482 50
Atlantic Dock bonds.....	23,750 00	26,000 00
South Carolina State bonds.....	26,545 00	17,500 00
Virginia State bonds.....	20,986 00	11,395 80
Tennessee State bonds.....	31,301 00	12,920 00
Mississippi State warrants.....	8,786 05	8,786 05
Kansas State warrants.....	99,750 00	100,000 00
Terre Haute City bonds.....	61,400 00	67,000 00
Richmond City bonds.....	50,500 00	55,000 00
Mobile City bonds.....	120,000 00	120,000 00
Hartford City bonds.....	400,285 00	455,720 00
Cleveland City bonds.....	229,290 00	242,550 00
Louisville City bonds.....	89,750 00	104,000 00
Kansas City bonds.....	90,500 00	99,000 00
New Britain City bonds.....	130,689 00	136,500 00
Chicago City bonds.....	50,000 00	53,500 00
Springfield, Ill., City bonds.....	87,205 00	95,170 00
Elizabeth City bonds.....	149,580 00	158,400 00
Grand Rapids City bonds.....	34,581 83	39,000 00
Hartford City bonds.....	18,710 00	19,000 00
Peoria City bonds.....	101,200 00	107,000 00
Ottawa City bonds.....	10,000 00	10,000 00
Beardstown City bonds.....	2,980 00	3,500 00
Peoria City bonds.....	16,000 00	16,160 00
New Boston City bonds.....	9,750 00	9,750 00
Cleveland City bonds.....	52,300 00	54,600 00
Jersey City bonds.....	122,900 00	141,700 00
Newark City bonds.....	172,015 05	189,660 00
Buffalo City bonds.....	99,750 00	108,000 00
Des Moines City bonds.....	40,000 00	41,200 00
Fort Wayne City bonds.....	40,305 00	45,900 00
Indianapolis City bonds.....	487,570 00	498,500 00
Quincy City bonds.....	37,564 00	37,564 00
Milwaukee City bonds.....	97,500 00	107,000 00
Cincinnati City bonds.....	109,000 00	105,000 00
New York City bonds.....	104,000 00	112,000 00
Hartford City bonds.....	4,151 75	4,080 00
Logansport City bonds.....	61,200 00	61,200 00
St. Paul City bonds.....	52,350 00	52,350 00
Edgar County bonds.....	53,000 00	53,600 00
Warren County bonds.....	350 00	530 00
Marion County bonds.....	99,500 00	105,000 00
Monroe County bonds.....	35,000 00	35,000 00
Macon County bonds.....	46,475 00	46,475 00
Ford County bonds.....	58,000 00	58,000 00
Adams County bonds.....	37,937 50	45,000 00
Christian County bonds.....	18,800 00	18,800 00
Cook County bonds.....	22,750 00	26,500 00
Sangamon County bonds.....	39,250 00	41,800 00
Green County bonds.....	18,200 00	18,200 00
Kankakee County bonds.....	24,087 50	24,087 50
Macoupin County bonds.....	44,400 00	44,400 00
Sangamon County bonds.....	46,000 00	46,000 00
White County bonds.....	10,860 00	10,860 00

	Cost value.	Market value.
Gallatin County bonds.....	\$10,400 00	\$10,400 00
Moultrie County bonds.....	45,240 00	45,240 00
Randolph County bonds.....	51,330 00	51,330 00
De Witt County bonds.....	30,850 00	30,850 00
Wabash County bonds.....	26,100 00	26,100 00
Hudson County bonds.....	49,543 75	52,500 00
Hartford County bonds.....	70,000 00	70,000 00
Iroquois County bonds.....	54,221 50	54,221 50
Ramsey County bonds.....	32,000 00	32,000 00
Marion County bonds.....	200,250 00	210,000 00
Paris Town bonds.....	12,000 00	12,000 00
Georgetown Town bonds.....	30,000 00	30,000 00
Newman Town bonds.....	11,700 00	11,700 00
Camargo Town bonds.....	14,625 00	14,625 00
Garrett Town bonds.....	12,675 00	12,675 00
Elwood Town bonds.....	32,000 00	32,000 00
Brooklyn Town bonds.....	46,750 00	46,750 00
Mt. Pulaski Town bonds.....	30,000 00	30,000 00
Grant Town bonds.....	20,453 22	20,453 22
Penn Town bonds.....	18,525 00	18,525 00
Moline Town bonds.....	19,750 00	19,750 00
Edgewood Town bonds.....	8,850 00	8,850 00
West Hartford Town bonds.....	15,000 00	15,000 00
Rock Island Town bonds.....	41,125 00	41,125 00
Lennox Town bonds.....	8,400 00	8,400 00
Danbury Town bonds.....	18,050 00	18,050 00
Astoria Town bonds.....	4,500 00	4,500 00
Woodland Town bonds.....	4,500 00	4,500 00
Browning Town bonds.....	4,500 00	4,500 00
Bushnell Town bonds.....	21,875 00	21,875 00
Virginia Town bonds.....	2,000 00	2,000 00
Ricks Town bonds.....	6,980 00	6,980 00
Mattoon Town bonds.....	20,250 00	20,250 00
Winchester Town bonds.....	9,600 00	9,600 00
Middleport Town bonds.....	14,700 00	14,700 00
Belmont Town bonds.....	14,700 00	14,700 00
Galva Town bonds.....	14,700 00	14,700 00
Milford Town bonds.....	12,204 80	12,204 80
Keithsburg Town bonds.....	23,000 00	23,000 00
DeWitt Town bonds.....	9,950 00	9,950 00
Ross Town bonds.....	28,802 70	28,802 70
Aurora Town bonds.....	11,860 00	11,860 00
Evans Town bonds.....	2,895 00	2,895 00
East Windsor Town bonds.....	29,700 00	29,700 00
Brooklyn Town bonds.....	1,000 00	1,000 00
Sprague Town bonds.....	40,133 33	40,133 33
Total (carried out at cost value).....	\$7,347,098 41	\$7,504,452 90

\$7,347,098 41

Cash in Company's office, \$10,395.83; deposited in banks, \$978,- 416.32.....	988,812 15
Bills receivable, \$55,937.61; agents' ledger balances, \$1,838.36.....	57,775 97

Total net or ledger assets, as per balance..... \$22,927,451 36

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$660,061 48
Bonds and stocks owned.....	117,201 77
Market value of bonds and stocks over cost.....	157,354 49
Due from other companies for losses or claims on policies reinsured	15,000 00
Gross premiums due and unreported on policies in force.....	\$139,470 98
Gross deferred premiums on policies in force.....	124,635 62
Total.....	\$264,106 60
Deduct average loading on above gross amount (20 per cent.).....	52,821 32
Net amount of uncollected and deferred premiums.....	211,285 28
Total of other assets.....	\$1,160,903 02
Total assets.....	\$24,088,354 38
Deduct items not admitted.....	57,775 97
Total admitted Assets.....	\$24,030,578 41



*Items not Admitted :*

Agents' balances.....	\$1,838 36
Bills receivable.....	55,937 61
Total items not admitted.....	<u>\$57,775 97</u>

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the Connecticut Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest..... \$19,311,694 00  
Deduct net value of risks reinsured..... 101,671 00

Net reinsurance reserve.....	\$19,210,023 00
Premium obligations in excess of the net value of their policies....	1,674 11
Claims for death losses, and matured endowments not due.....	\$374,921 00
Claims for death losses and other policy claims resisted.....	<u>42,537 00</u>
Total policy claims.....	417,458 00
Dividends of surplus, or other description of profits due policyholders.....	96,614 52
Amount of any other liability of the Company, viz.: Bills unpaid, \$2,125.10; other liabilities, \$7,668.66; special reserve to cover possible depreciation in real estate, \$50,000.....	59,793 76
Liabilities on policyholders' account.....	\$19,785,563 39
Gross surplus on policyholders' account.....	<u>4,245,015 02</u>
Total Liabilities.....	<u>\$24,030,578 41</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year..... \$3,764,626 02  
Premium notes, loans or liens received during the year..... 311,722 48  
Add for other premium notes..... 26,630 43

Total.....	\$4,102,978 93
Deductions during the year, as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims.....	\$162,741 49
Purchase of surrendered policies and canceled by lapse.....	340,237 08
Payment of dividends to policyholders.....	272,743 18
Redeemed by maker in cash.....	<u>9,193 21</u>
Total reduction of premium note account.....	784,914 96
Balance of note assets at end of the year.....	<u>\$3,318,063 97</u>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	35,850	\$59,982,132 00
Endowment policies .....	18,560	20,778,070 00
All other policies.....	2,577	6,625,353 00

*New policies issued during the year :*

Whole life policies.....	3,232	4,302,640 00
Endowment policies.....	1,233	1,113,732 00
All other policies.....	1,050	2,417,916 00

*Old policies revived during the year:*

	Number.	Amount.
Whole life policies.....	22	\$131,496 00
Endowment policies.....	10	51,684 00
All other policies.....	23	60,700 00
Total number and amount.....	62,557	\$95,463,723 00
Deduct policies decreased and ceased to be in force.....	6,859	12,744,649 00
Total policies in force at the end of the year.....	55,698	\$82,719,074 00

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	34,900	\$56,587,940 00
Endowment policies.....	17,954	19,059,027 00
All other policies.....	2,844	7,072,107 00
Policies in force at the end of the year.....	55,698	\$82,719,074 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	655	\$1,179,609 00
By expiry .....	5	6,500 00
By surrender.....	2,482	4,745,684 00
By lapse.....	2,579	4,940,025 00
By maturity .....	492	627,409 00
Not taken .....	646	1,245,422 00
Totals .....	6,859	\$12,744,649 00

*Business in New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	1,283	\$1,928,834 00
Policies on the lives of citizens of New Jersey issued during the year.....	177	251,767 00
Total.....	1,460	\$2,180,601 00
Deduct policies ceased to be in force during the year.....	196	402,931 00
Policies in force in New Jersey December 31, 1877...	1,264	\$1,777,620 00
Losses and claims on policies in New Jersey unpaid De- cember 31 of previous year.....	3	\$7,000 00
Losses and claims on policies in New Jersey incurred dur- ing the year.....	25	40,510 00
Total.....	28	\$47,510 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	24	\$43,971 98

Premiums collected or secured in New Jersey during the year without any deduction for losses, dividends, commissions or other expense: Cash, \$62,283.62; notes or credits, \$4,750.93.....		\$67,034 55
---	--	-------------

## AMERICAN LIFE INSURANCE COMPANY.

### PHILADELPHIA.

Incorporated April 9, 1850.

Commenced business October 8, 1850.

GEORGE W. HILL, *President*.

JOHN S. WILSON, *Secretary*.

#### I. CAPITAL.

Capital actually paid in, \$500,000.

#### II. INCOME DURING 1877.

Cash received for premiums without deductions for commissions or other expenses.....	\$469,747 92
Premium notes, loans, or liens taken in part payment for premiums	35,434 28
Premiums paid by dividends, including re-converted additions, \$63,919.35; by surrendered policies, \$19,600.03. Total.....	83,519 38
Total premium income.....	\$588,701 58
Cash received for interest upon mortgage loans.....	134,037 36
Received for interest on bonds owned and dividends on stocks.....	61,105 07
Received for interest on premium notes, loans, or liens.....	29,616 53
Received for interest on other debts due the company.....	10,529 98
Received as discount on claims paid in advance.....	885 50
Received for rents for use of company's property.....	3,522 27
Received for profits on bonds, stocks, or gold actually sold.....	10,021 38
Income during the year.....	\$838,419 67
Balance net ledger assets December 31, 1877.....	4,775,102 68
Total .....	\$5,613,522 35

#### III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$505,171 03
Premium notes, loans, or liens used in payment of the same.....	14,274 23

Cash paid for matured endowments and additions.....	\$16,240 07
Premium notes, loans, or liens used in payment of same.....	4,759 93
Cash paid to annuitants.....	1,530 00
Cash paid for surrendered policies.....	337,011 18
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	214,411 07
Cash surrender values, including re-converted additions, applied in payment of premiums.....	19,600 03
Cash paid for dividends to policy holders.....	42,425 74
Premium notes, loans, or liens used in payment of dividends to policy holders .....	21,493 61
Cash paid stockholders for interest or dividends.....	20,328 00
Paid for commissions to agents, salaries and traveling expenses of managers of agencies, and general, special and local agents.....	59,344 87
Paid for medical examiners' fees.....	821 00
Paid for salaries and other compensation of officers and other employees .....	28,397 50
Paid for taxes and revenue stamps, State and local taxes in State where organized, and taxes, licenses, fines and fees in other States .....	14,857 00
Deficiency in real estate investments.....	35,704 66
Cash paid for the following items, viz.: Advertising, printing, stationery, and general expenses.....	27,411 49
<b>Total Disbursements during the year.....</b>	<b>\$1,363,781 41</b>
<b>Balance December 31, 1877.....</b>	<b>\$4,249,740 94</b>

Invested in the following :

#### IV. ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$451,044 83
Loans secured by deeds of trust or mortgages upon real estate.....	2,550,422 95

#### Loans on Stock Collaterals :

	Par value.	Market value.	Amount loaned.
Lehigh Valley Railroad stock.....	\$1,000 00	\$810 00	\$2,000 00
Oakdale Manufacturing Co. stock.....	3,000 00	300 00	
Pittsburgh, B. and T. Railroad stock.....	2,500 00	412 50	1,000 00
Lehigh Valley R. R. 7 per cent. bonds	1,000 00	1,400 00	
Corn Exchange Nat. Bank stock.....	23,050 00	27,660 00	27,900 00
United States 5-20 bonds.....	500 00	540 00	500 00
West Philadelphia Bank stock.....	1,000 00	1,000 00	750 00
Pennsylvania Fire Ins. Co. stock.....	2,000 00	3,000 00	26,000 00
Mortgages on city properties .....	35,000 00	35,000 00	
People's Passenger Railway stock.....	5,000 00	2,800 00	2,700 00
Corn Exchange Nat. Bank stock.....	5,000 00	6,000 00	5,500 00
Fair Hill Land Company stock.....	2,500 00	3,750 00	20,000 00
Westchester R. R. preferred stock.....	7,500 00	8,625 00	
Old Dominion Granite Co. stock.....	5,000 00	1,000 00	5,000 00
Pennsylvania Railroad Co. stock.....	5,000 00	3,300 00	
Mortgage on city property.....	5,000 00	5,000 00	23,500 00
Mortgage on lands in New York.....	25,000 00	25,000 00	
Kankakee, Illinois, bonds.....	8,000 00	8,000 00	5,500 00
Mortgage on city property.....	6,000 00	6,000 00	10,500 00
Mortgage on Iowa lands.....	6,000 00	6,000 00	
Manayunk Ins. Co.'s stock.....	6,000 00	5,400 00	4,500 00
Kankakee, Illinois, bonds.....	5,000 00	5,000 00	1,800 00
City of Reading, Pa., bonds.....	18,000 00	18,000 00	19,000 00
Seyfert, McManus & Co.'s bonds.....	5,000 00	4,500 00	
American Button-Hole Machine Company's stock.....	6,250 00	12,125 00	6,500 00
Mortgage on city property.....	16,400 00	16,400 00	10,000 00
Seventh National Bank stock.....	700 00	490 00	450 00
<b>Total amount.....</b>	<b>\$206,400 00</b>	<b>\$207,252 50</b>	<b>\$168,100 00</b>

168,100 00

Cash loans to policyholders on this Company's policies, assigned as collateral.....	2,773 70
---	----------

Premium notes, loans or liens on policies in force, reserve on each policy being in excess of all indebtedness thereon.....	\$486,126 81
---	--------------

*Stock, Bonds, etc., owned by the Company :*

	Cost value.	Par value.	Market value.
Pennsylvania loan, 6's, third series.....	\$107,000 00 *	\$100,000 00	\$112,000 00
Pittsburgh City bonds.....	10,000 00	10,000 00	8,500 00
Kankakee, Illinois, bonds.....	25,000 00	25,000 00	25,000 00
Putnam Company, Illinois, bonds.....	25,000 00	25,000 00	25,000 00
Town of Eagle, Illinois, bonds.....	6,650 00	7,000 00	7,000 00
Town of Bruce, Illinois, bonds.....	9,500 00	10,000 00	10,000 00
Town of Pilot, Illinois, bonds.....	11,400 00	12,000 00	12,000 00
Town of Norton, Illinois, bonds.....	11,400 00	12,000 00	12,000 00
Town of Limestone, Illinois, bonds....	10,450 00	11,000 00	11,000 00
Town of Kankakee, Illinois, bonds.....	10,450 00	11,000 00	11,000 00
Kankakee, Illinois, school bonds.....	6,000 00	6,000 00	6,000 00
American Steamship Co.'s bonds.....	20,657 50	23,500 00	17,625 00
Mississippi State warrants.....	12,750 00	15,000 00	15,000 00
Williamsport Water Co.'s bonds.....	9,500 00	10,000 00	10,000 00
Pennsylvania Canal Co.'s bonds.....	5,250 00	7,000 00	4,900 00
Cape May City bonds.....	15,000 00	15,000 00	15,000 00
Rochester, New York, city bonds.....	25,125 00	25,000 00	27,000 00
Jersey City bonds.....	33,975 00	35,000 00	37,100 00
Cleveland City bonds.....	10,375 00	10,000 00	10,375 00
Columbus City bonds.....	30,450 00	30,000 00	30,900 00
Delaware County, Pa., bonds.....	25,250 00	25,000 00	25,375 00
Pennsylvania Railroad stock.....	10,638 33	10,000 00	6,600 00
Corn Exchange Nat. Bank stock.....	18,960 00	15,800 00	18,900 00
Union National Bank stock.....	9,175 00	8,300 00	9,462 00
Commercial National Bank stock.....	5,500 00	5,000 00	5,600 00
Consolidation National Bank stock....	660 00	660 00	1,100 00
Military Academy, Chester, stock.....	1,000 00	1,000 00	1,000 00
Totals (carried out at cost value)...	\$467,115 83	\$465,510 00	\$475,437 00

Cash in Company's office.....	467,115 83
Cash deposited in bank.....	3,706 13
Agents' balances.....	115,506 88
	4,943 81

Total net or ledger assets, as per balance.....	\$4,249,740 94
Deduct depreciation from costs of assets, to bring same to market value.....	154,544 83

Total net or ledger assets, less depreciation.....	\$4,095,196 11
--	----------------

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	53,686 61
Interest due and accrued on bonds and stocks.....	1,110 00
Interest due and accrued on collateral loans.....	1,084 03
Interest due and accrued on premium notes, loans or liens.....	11,931 19
Market value of bonds and stocks over cost.....	8,321 17

Gross premiums due and unreported on policies in force December 31, 1877.....	\$10,968 25
Gross deferred premiums on policies in force December 31, 1877.....	39,244 02

Total.....	\$50,212 27
Deduct the loading on above gross amount (20 per cent.).....	10,042 45

Net amount of uncollected and deferred premiums.....	40,169 82
--	-----------

Total assets, as per books of the Company.....	\$4,211,498 93
--	----------------

*Items not admitted as Assets :*

Deduct items not admitted, agents' balances.....	4,943 81
--	----------

Total admitted Assets.....	\$4,206,555 12
----------------------------	----------------



## V. LIABILITIES.

Present value of all outstanding policies, and additions thereto, in force December 31, 1877, computed by the Pennsylvania State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest.....			\$9,877,329 00	
Net re-insurance reserve.....				\$3,877,329 00
Valuing stock insurance at 6 per cent., and mutual at 4½ per cent.....			\$3,495,251 00	
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....		\$52,270 00		
Claims for death losses and other policy claims resisted.....		13,500 00		
Total policy claims.....				65,770 00
Unpaid dividends to stockholders.....				548 50
Amount of any other liabilities of the Company, viz.: Net premiums paid in advance, \$3,633.72; trust funds, \$121,878.45; total.....				125,512 17
Liabilities on policyholders' account.....				\$4,069,159 67
Gross surplus on policyholders' account.....				137,395 45
Total Liabilities.....				\$4,206,555 12
Surplus, valuing stock insurance at 6 per cent. and mutual at 4½ per cent.....		\$573,908 67		

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1876.....	\$392,228 85	
Received during the year.....	56,927 89	
Total .....		\$749,156 74
Deductions during the year as follows:		
Amount used in payment of losses and claims.....	\$19,034 16	
Amount used in purchase of surrendered policies, and voided by lapse.....	214,411 07	
Amount used in payment of dividends to policyholders.....	21,493 61	
Amount redeemed by maker in cash.....	8,091 09	
Total reduction on premium note account.....		263,029 93
Balance note assets at end of the year.....		\$486,126 81

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	11,104	\$22,872,565 00
Endowment policies.....	863	1,177,433 00
All other policies.....	4	29,500 00

*New policies issued during the year:*

Whole life policies.....	727	791,685 00
Endowment policies.....	64	52,125 00
All other policies.....	250	554,450 00

*Old policies revived during the year:*

Whole life policies.....	3	9,000 00
--------------------------	---	----------

*Additions by premiums on return premium policies :*

	Number.	Amount.
Reversionary additions.....	.....	\$47,285 00
Total number and amount.....	13,015	\$25,534,043 00
Deduct policies decreased and ceased to be in force.....	3,288	7,082,669 00
Total policies in force at the end of the year.....	9,727	\$18,451,374 00

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	8,692	\$16,914,424 00
Endowment policies.....	792	934,715 00
Reversionary additions.....	.....	47,285 00
All other policies.....	243	554,950 00
Total policies in force at the end of the year.....	9,727	\$18,451,374 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death and maturity.....	226	\$541,975 00
By surrender.....	1,851	3,382,202 00
By lapse.....	573	1,439,700 00
By change and old policies decreased.....	610	1,647,392 00
Not taken.....	28	71,400 00
Total.....	3,288	\$7,082,669 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies in force December 31, 1876.....	1,205	\$1,588,735 00
Policies written during the year.....	56	41,010 00
Total.....	1,261	\$1,629,745 00
Deduct number and amount which have ceased to be in force during the year.....	330	495,465 00
Total policies in force December 31, 1877.....	931	\$1,234,280 00

	Number.	Amount.
Losses and claims on policies unpaid, December 31, 1876..	8	\$12,500 00
Losses and claims on policies incurred during the year....	21	34,780 00
Total.....	29	\$47,280 00

	Number.	Amount.
Losses and claims on policies paid during the year.....	25	\$44,030 00

Premiums collected during the year: Cash, \$34,293.84; notes, \$2,098.60; total..... \$36,391 84

## BROOKLYN LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated July, 1864.

Commenced business July, 1864.

WILLIAM M. COLE, *President*.WILLIAM DUTCHER, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$125,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$274,158 49
Notes and loans taken for premiums.....	7,231 89
Premiums paid by dividends, including reconverted additions. \$41,538.19; by surrendered policies, \$11,900.62; total.....	53,438 81
Total (new, \$67,033.45; renewal, \$267,795.74).....	\$334,829 19
Deduct amount paid for reinsurance.....	1,749 62
Total premium income.....	\$333,079 57
Interest on mortgage loans.....	85,799 42
Interest on bonds and dividends on stock.....	38,295 40
Interest on premium notes, loans or liens.....	22,059 05
Interest on other debts due the Company.....	2,169 80
Discount on claims paid in advance.....	5,210 65
Rents from Company's property.....	1,736 27
Profits on bonds, stocks or gold sold.....	6,448 70
Total Income during the year.....	\$494,798 86
Balance of net or ledger assets December 31, 1876.....	2,383,662 91
Total .....	\$2,878,461 77

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$146,793 56
Premium notes and loans used in payment of the same.....	19,349 31
Cash paid for matured endowments and additions.....	193,175 44
Premium notes and loans used in payment of the same.....	50,820 56
Total amount actually paid.....	\$410,138 87
Cash paid for surrendered policies.....	137,178 81
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....	32,440 91
Cash surrender values, including reconverted additions applied in payment of premiums.....	14,128 07
Cash dividends paid to policyholders.....	25,619 32
Premium notes and loans used in payment of dividends.....	14,277 66
Total paid policyholders.....	\$631,783.64
Paid stockholders for interest or dividends.....	12,500 00
Paid for commissions to agents.....	23,293 09
Paid for salaries and traveling expenses of agents.....	4,179 42
Paid for medical examiners' fees.....	5,108 26



Paid for salaries and other compensation of officers and other office employees.....	\$23,891 89
Paid for taxes.....	8,674 21
Paid for rent.....	10,279 14
Paid for commuting commissions.....	10,502 42
Paid for advertising.....	4,636 05
Paid for the following items, viz.: Expense account, \$16,101.90; printing, \$1,832.21; law, \$6,194.71; profit and loss, \$18,080.04...	42,208 86
Total miscellaneous expenses.....	\$150,273 34
Total Disbursements during the year.....	\$782,056 98
Balance December 31, 1877.....	\$2,096,404 79

Invested in the following:

#### IV. ASSETS AS PER LEDGER ACCOUNT.

Real estate, unincumbered, cost value.....	\$77,309 66
Loans secured by mortgages on real estate, first liens.....	994,525 28

#### Loans on Stock Collaterals:

	Par value.	Market value.	Amount loaned.
Central National Bank stock.....	\$3,000 00	\$3,000 00 }	\$5,900 00
Lamar Fire Ins. Co. stock.....	2,000 00	2,100 00 }	
United States bonds.....	2,000 00	2,160 00 }	
Mechanics Bank, Brooklyn, stock.....	2,000 00	3,200 00	2,000 00
Kings County Ocean Park Way bds...	1,000 00	1,075 00	1,000 00
Buffalo Mutual Gas-light Co. bonds...	5,000 00	5,000 00 }	5,500 00
Mechanics Fire Ins. Co. stock.....	2,000 00	3,600 00 }	
Total amount.....	\$17,000 00	\$20,135 00	\$14,400 00

14,400 00

Loans made in cash to policyholders on the Company's policies.....	21,013 08
Premium notes and loans on policies in force, the reserves in excess of all indebtedness.....	284,885 59

#### Stocks, Bonds, etc., owned by the Company:

	Cost value.	Market value.
United States bonds.....	\$139,447 50	\$133,337 50
Brooklyn City bonds.....	326,310 00	349,715 00
Rochester City loan.....	38,480 00	40,700 00
Buffalo City bonds.....	31,500 00	33,000 00
Kings County 13th Regiment Armory loan.....	22,473 75	22,110 00
Ocean Park (Kings county) Way Improvem't loan..	12,360 00	12,900 00
New York City assessment bonds.....	40,000 00	40,000 00
Total (carried out at cost value).....	\$610,571 25	\$631,862 50

610,571 25

Cash in Company's office, \$370.48; deposited in banks, \$75,088.71..	75,459 19
Temporary premium loans.....	3,957 84
Agents' ledger balances.....	14,282 90

Total net or ledger assets as per balance.....	\$2,096,404 79
--	----------------

#### Other Assets:

Interest due and accrued on bonds and mortgages.....	14,099 75
Bonds and stocks owned.....	4,593 34
Collateral loans.....	313 66
Premium notes, loans or liens.....	8,849 62

Market value of real estate over cost.....		\$1,440 34
Market value of bonds and stocks over cost.....		21,291 25
Gross premiums due and unreported on policies in force.....	\$14,826 70	
Gross deferred premiums on policies in force.....	36,121 67	
Total.....	\$51,248 37	
Deduct average loading on above gross amount (20 per cent.).....	10,249 67	
Net amount of uncollected and deferred premiums.....		40,998 70
Total assets.....		\$2,187,991 45
Deduct items not admitted.....		14,282 90
Total admitted Assets.....		\$2,173,708 55

*Items not admitted as Assets :*

Agents' balances.....	\$14,282 90
-----------------------	-------------

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department, according to The American Experience Table of Mortality, with 4½ per cent. interest .....	\$1,838,173 00	
Deduct net value of risks reinsured .....	1,724 00	
Net reinsurance reserve.....		\$1,836,449 00
Premium obligations in excess of the net value of their policies.....		60 00
Claims for death losses, and matured endowments not due.....	\$50,068 00	
Claims for death losses and other policy claims resisted.....	5,000 00	
Total policy claims.....		55,068 00
Amount of any other liability of the Company, viz.: Premiums paid in advance, \$6,800; surrender values, \$8,525; total.....		15,825 00
Liabilities on policyholders' account.....		\$1,906,902 00
Gross surplus on policyholders' account.....		266,806 55
Total Liabilities.....		\$2,173,708 55

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$388,057 09	
Premium notes, loans or liens received during the year.....	7,231 89	
Total.....		\$395,288 93
Deductions during the year as follows, viz.: Notes, loans or liens—		
Used in payment of losses or claims.....	\$70,169 87	
Used in purchase of surrendered policies and canceled by lapse .....	32,440 91	
Redeemed by maker in cash .....	7,792 61	
Total reduction of premium note account.....		110,403 39
Balance of note assets at the end of the year.....		\$284,885 59

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	3,495	\$8,046,603 00
Endowment policies .....	884	2,110,207 00

	Number.	Amount.
Term policies.....	100	\$320,740 00
Reversionary additions .....	.....	55,167 00

*New policies issued during the year :*

Whole life policies.....	438	850,751 00
Endowment policies .....	56	97,141 00
Term policies.....	29	78,500 00

*Old policies revived during the year :*

Whole life policies.....	11	35,000 00
--------------------------	----	-----------

*Old policies increased in amount :*

Whole life policies.....	4	16,000 00
Term policies.....	12	80,960 00

*Additions by dividends during the year :*

Reversionary .....	.....	659 00
--------------------	-------	--------

Total number and amount.....	5,029	\$11,691,728 00
Deduct policies decreased and ceased to be in force .....	1,267	3,087,410 00

Total Policies in force at the end of the year.....	3,762	\$8,604,318 00
---	-------	----------------

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	3,009	\$6,830,504 00
Endowment policies.....	685	1,493,988 00
Term policies.....	68	224,000 00
Reversionary additions.....	.....	55,826 00

Policies in force at the end of the year.....	3,762	\$8,604,318 00
---	-------	----------------

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	50	\$129,250 00
By expiry.....	81	238,483 00
By surrender.....	402	1,026,150 00
By lapse.....	592	1,247,567 00
By change and decrease.....	17	161,460 09
Not taken.....	125	284,500 00

Totals.....	1,267	\$3,087,410 00
-------------	-------	----------------

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	100	\$230,135 00
Policies on the lives of citizens of New Jersey issued during the year .....	41	73,050 00
Total.....	141	\$303,185 00

	Number.	Amount.
Deduct policies ceased to be in force during the year.....	30	\$66,250 00
Policies in force in New Jersey December 31, 1877...	111	\$236,935 00
<hr/>		
	Number.	Amount.
Losses and claims on policies in New Jersey unpaid December 31 of previous year.....		
Losses and claims on policies in New Jersey incurred during the year.....	2	\$6,000 00
Total.....	2	\$6,000 00
<hr/>		
	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	2	\$6,000 00
<hr/>		
Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses: Cash, \$6,489.11; notes or credits, \$358.60. Total.....		\$6,847 71

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

### HARTFORD, CONN.

Incorporated June 15, 1846.

Commenced business December 15, 1846.

JAMES GOODWIN, *President*.

JACOB L. GREENE, *Secretary*.

#### I. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$5,735,003 55
Notes and loans taken for premiums.....	51,566 40
Premiums paid by surrendered policies.....	708,349 04
Total premium income.....	\$6,494,918 99
Interest on mortgage loans.....	1,862,724 92
Interest on bonds and dividends on stock.....	326,480 00
Interest on premium notes, loans or liens.....	351,792 59
Interest on other debts due the Company.....	44,670 71
Rents from Company's property.....	89,329 27
Profits on bonds, stocks or gold sold.....	22,364 86
Total Income during the year.....	\$9,192,281 34
Balance of net or ledger assets December 31, 1876.....	44,020,146 47
Total .....	\$53,212,427 81

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$2,591,469 80
Premium notes and loans used in payment of the same.....	43,888 20
Cash paid for matured endowments and additions.....	610,059 05
Premium notes and loans used in payment of the same.....	61,306 95
Total amount actually paid.....	\$3,306,724 00
Cash paid for surrendered policies.....	158,780 36
Premium notes and loans used in purchase of surrendered policies and voided by lapse.....	324,241 50
Cash surrender values, including reconverted additions applied in payment of premiums.....	822,761 57
Cash dividends paid to policyholders (applied in payment of premiums).....	2,177,239 44
Premium notes or loans used in payment of dividends.....	334,536 80
Total paid policyholders.....	\$7,124,283 67
Paid for commission to agents.....	413,720 16
Paid for salaries and traveling expenses of agents.....	3,451 96
Paid for medical examiners' fees.....	18,492 00
Paid for salaries and other compensation of officers and other office employees.....	83,728 94
Paid for State and local taxes in State where organized, \$220,577.39 ; taxes, licenses, fines and fees in other States, \$138,787.10.....	359,364 49
Paid for advertising.....	29,986 30
Paid for the following items, viz. : Law, printing, postage, expressage, telegraphing, etc.....	107,316 72
Total miscellaneous expenses.....	\$1,016,060 57
Total disbursements during the year.....	\$8,140,344 24
Balance December 31, 1877.....	\$45,072,083 57

Invested in the following :

## III. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$4,067,908 90
Loans secured by mortgages on real estate, first liens .....	28,335,744 97

*Loans on Stock Collaterals :*

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$500 00	\$533 13	\$9,803 23
St. Louis City bonds .....	2,000 00	2,000 00	
Ohio Canal stock.....	5,000 00	5,500 00	
Little Miami R. R. stock.....	2,500 00	2,000 00	
Pettis County, Mo. bonds.....	3,000 00	2,500 00	2,250 00
Kansas Pacific R. R. bonds.....	3,000 00	1,500 00	2,500 00
Connecticut Trust and Safe Deposit Co. stock .....	2,000 00	1,700 00	
United States bonds.....	1,000 00	1,100 00	1,000 00
Mortgage bond on property in Louisville, Ky.....	5,000 00	10,000 00	3,000 00
Mortgage bond on property in Evansville, Ind.....	2,000 00	4,000 00	1,500 00
Aetna Fire Insurance Co. stock.....	10,000 00	21,800 00	10,000 00
N. Y., N. H. and Hartford R. R. stock.....	1,400 00	2,212 00	1,500 00
Merch. Nat. Bank, Toledo, O., stock.....	25,000 00	17,500 00	20,000 00
First Nat. Bank, Indianapolis, stock.....	50,000 00	70,000 00	50,000 00
Mortgage bond of Wm. F. Goebel, Germantown, Ill.....	500 00	1,000 00	400 00
Scotia Iron Co., St. Louis, stock.....	10,000 00	20,000 00	18,777 00
Mortgage notes of Frank G. Porter, St. Louis.....	6,531 14	6,531 11	
Promissory notes of Geo. L. Wright, St. Louis.....	12,245 86	12,245 86	
Rockville R. R. bonds.....	25,000 00	25,000 00	
Total amount.....	\$160,677 00	\$207,212 13	\$130,730 28



Premium notes and loans on policies in force, the reserves in excess of all indebtedness.....

\$5,605,486 14

*Stocks, Bonds, etc., owned by the Company:*

	Cost value.	Market value.
United States bonds.....	\$2,448,359 12	\$2,545,062 50
Connecticut State bonds (untaxable).....	600,000 00	600,000 00
Tennessee State bonds.....	19,900 00	8,710 00
Indiana State bonds.....	103,500 00	103,500 00
Toledo City bonds.....	61,200 00	61,200 00
Fort Wayne City, Ind., bonds.....	75,000 00	75,000 00
Jackson City, Mich., bonds.....	99,000 00	99,000 00
Evansville City bonds ..	302,310 00	302,310 00
Louisville City, Ky., bonds.....	275,000 00	275,000 00
Quincy City, Ill., bonds.....	208,700 00	208,700 00
Milwaukee City, Wis., bonds.....	625,000 00	625,000 00
Kansas City, Mo., bonds.....	178,500 00	182,500 00
Mobile City, Ala., bonds.....	78,200 00	78,200 00
Cleveland City bonds ..	81,810 00	81,810 00
St. Louis Chamber of Commerce bonds.....	435,000 00	435,000 00
First National Bank, Hartford, stock.....	13,000 00	11,960 00
City National Bank, Hartford, stock.....	10,725 00	9,100 00
Etina National Bank, Hartford, stock.....	2,500 00	3,000 00
Phoenix National Bank, Hartford, stock.....	1,650 00	2,250 00
Charter Oak National Bank, Hartford, stock.....	1,055 00	1,270 00
State Bank, Hartford, stock .....	1,275 00	1,150 00
Fourth National Bank, N. Y., stock.....	16,000 00	15,680 00
Connecticut Trust and Safe Deposit Co. stock.....	30,000 00	25,500 00
N. Y., N. H. and Hartford R. R. stock.....	21,000 00	33,180 00
Connecticut River R. R. Co. stock.....	5,000 00	6,300 00
Total (carried out at cost value).....	\$5,697,684 12	\$5,880,382 50

5,697,684 12

Cash in Company's office, \$8,956.02; deposited in bank, \$1,181,-  
720.60 .....

1,190,676 62

Bills receivable, \$4,372.21; agents' ledger balances, \$39,480.35.....

43,852 54

Total net or ledger assets as per balance.....

\$45,072,083 57

*Other Assets:*

Interest due and accrued on bonds and mortgages.....	\$1,866,379 87
Bonds and stocks owned.....	71,855 83
Premium notes, loans or liens.....	302,425 43
Rents due and accrued on Company's property or lease.....	10,000 00
Market value of bonds and stocks over cost.....	182,698 38
Gross deferred premiums on policies in force.....	\$51,840 02
Deduct average loading on above gross amount (20 per cent.).....	17,280 00
Net amount of uncollected and deferred premiums.....	34,560 02
Total of other assets.....	\$2,467,919 53
Total assets.....	\$47,540,003 10
Deduct items not admitted.....	43,852 54
Total admitted Assets.....	\$47,496,150 58

*Items not admitted:*

Agents' balances.....	\$39,480 33
Bills receivable.....	4,372 21
Total items not admitted.....	\$43,852 54

## IV. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the Connecticut Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....		\$39,266,081 00
		<u>\$39,266,081 00</u>
Premium obligation in excess of the net value of their policies:		
Claims for death losses and matured endowments not due.....	\$580,335 00	
Claims for death losses and other policy claims resisted.....	274,100 00	
Total policy claims.....		855,035 00
Dividends of surplus or other description of profits due policyholders .....		291,041 95
Contingent reserve on lapsed policies.....		328,353 00
Liabilities on policyholders' account.....		<u>\$40,740,510 95</u>
Gross surplus on policyholders' account.....		6,755,639 61
Total Liabilities.....		<u><u>\$47,496,150 56</u></u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$6,290,699 45	
Premium notes, loans or liens received during the year.....	89,296 48	
Total.....		\$6,379,995 93
Deductions during the year, as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims.....	\$105,195 15	
Purchase of surrendered policies and canceled by lapse.....	324,241 50	
Payment of dividends to policyholders.....	334,536 80	
Redeemed by maker in cash.....	10,536 34	
Total reduction of premium note account.....		774,509 79
Balance of note assets at end of the year.....		<u><u>\$5,605,486 14</u></u>

## IV. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies .....	57,267	\$162,780,759 00
Endowment policies.....	8,440	18,794,184 00
All other policies....	911	1,839,465 00

*New policies issued during the year:*

Whole life policies.....	4,762	11,504,016 00
Endowment policies.....	576	1,011,771 00
All other policies.....	12	4,761 00

*Old policies increased in amount:*

Whole life policies.....	711	2,406,721 00
Endowment policies.....	138	340,266 00
All other policies.....	14	34,200 00

Total number and amount.....	72,831	\$198,716,143 00
Deduct policies decreased and ceased to be in force.....	6,579	20,435,508 00

Total policies in force at the end of the year.....	66,252	<u><u>\$178,280,635 00</u></u>
---	--------	--------------------------------

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	57,297	\$159,058,301 00
Endowment policies.....	8,137	17,607,029 00
All other policies.....	818	1,615,305 00
Policies in force at the end of the year.....	66,252	\$178,280,635 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death and maturity.....	1,147	\$3,262,516 00
By expiry.....	1	10,000 00
By surrender.....	2,397	7,854,762 00
By lapse.....	2,411	7,079,180 00
By change and decrease.....	.....	465,100 00
Not taken.....	623	1,763,950 00
Totals.....	6,579	\$20,435,508 00

*Business in the State of New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey issued during the year.....	37	\$139,000 00
Policies in force in New Jersey December 31, 1877...	193	\$1,020,700 00

	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	.....	\$29,500 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	.....	\$38,500 00

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$34,622.25; notes or credits, \$17,192.89; total...		\$51,815 14
--	--	-------------



## CONTINENTAL LIFE INSURANCE COMPANY.

## HARTFORD, CONN.

Incorporated July, 1862.

Commenced business July, 1864.

JAMES S. PARSONS, *President*.ROBERT E. BEECHER, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$300,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$338,600 62
Premium notes, loans or liens taken in part payment for premiums.....	46,321 65
Premiums paid by surrendered policies.....	83,127 17
Total.....	\$468,049 44
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	980 93
Total premium income.....	\$467,068 46
Interest upon mortgage loans.....	} 66,575 47
Interest on bonds owned and dividends on stock.....	
Interest on premium notes, loans or liens.....	52,649 25
Interest on other debts due the Company.....	2,734 33
Rents for use of Company's property.....	11,838 29
Profits on bonds, stocks, or gold actually sold.....	1,050 00
Total income during the year.....	\$601,915 80
Net ledger assets December 31, 1877.....	3,124,916 40
Total.....	\$3,726,832 20

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$119,234 63
Premium notes, loans or liens used in payment of the same.....	18,911 17
Cash paid for matured endowments and additions.....	40,345 83
Premium notes, loans or liens used in payment of same.....	6,168 45
Total.....	\$184,660 13
Deduct amount received from other companies for losses or claims on policies of this Company re-insured.....	6,422 86
Total amount actually paid.....	\$178,237 27
Cash paid for surrendered policies.....	136,215 98
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	144,508 70
Cash surrender values, including reconverted additions applied in payment of premiums.....	83,127 17
Cash dividends paid to policyholders applied in payment of premiums.....	43,556 06
Total paid policyholders.....	\$585,645 18
Cash paid stockholders for interest or dividends.....	12,000 00
Cash paid for commissions to agents.....	46,998 43

Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	\$29,341 52
Cash paid for medical examiners' fees.....	6,571 80
Cash paid for salaries and other compensation of officers and other office employees.....	27,174 48
Cash paid for United States taxes and revenue stamps, State and local taxes in State where organized, taxes, licenses, fines and fees in other States .....	19,274 09
Cash paid for rent.....	10,600 00
Cash paid for furniture and fixtures and safes for home and agency offices and miscellaneous expenses.....	3,419 35
Cash paid for advertising, \$2,990.17; exchange, \$185.85; postage, \$3,777.71; stationery and printing, \$4,730.37; and legal expenses, \$4,277.16.....	15,961 26
Cash paid for the following items, viz.: Charges.....	2,732 05
Profit and loss account.....	23,734 67
F. & M. Bank stock capital reduced.....	16,419 96
Total expenses of management.....	\$202,227 61

Total disbursements during the year.....	\$799,872 79
--	--------------

Balance December 31, 1877.....	\$2,926,959 41
--------------------------------	----------------

Invested in the following:

#### IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$268,136 29
Loan secured by mortgages of real estate, first liens.....	789,310 89

#### Loans on Stock Collateral:

	Par value.	Market value.	Amount loaned.
Hartford Steam Boiler Ins. Co. st'k....	\$5,000 00	\$6,000 00	\$3,550 00
Mortgage notes assigned to Co.....	8,000 00	8,000 00	7,150 00
First Nat. Bank. Kansas City, stock....	10,000 00	12,000 00	5,000 00
Mortgage note assigned to Co.....	3,500 00	3,500 00	3,500 00
Union Manufacturing Co. stock.....	3,600 00	3,600 00	2,500 00
10 per cent. mortgage farm bonds.....	2,000 00	2,000 00	1,500 00
Mortgage notes assigned to Co.....	6,000 00	6,000 00	6,000 00
Orient Fire Ins. Co. stock.....	2,800 00	3,080 00	750 00
Mortgage note assigned to Co.....	5,000 00	5,000 00	5,000 00
Etna Fire Ins. Co. stock.....	400 00	840 00	400 00
Adam's Nickel Co. stock.....	9,000 00	10,800 00	
Nat. Bank of the State of New York..	400 00	480 00	
Phoenix National Bank stock.....	260 00	250 00	11,260 00
National Bank of Commerce stock....	1,000 00	1,260 00	
Bank of America stock.....	3,000 00	4,980 00	
St. Nicholas National Bank stock.....	4,000 00	3,200 00	9,500 00
Connecticut Gen. Life Ins. Co. stock....	4,000 00	4,000 00	
Union National Bank stock.....	3,000 00	4,280 00	
Gallatin National Bank stock.....	3,000 00	3,600 00	
Merchants' National Bank stock.....	3,000 00	3,420 00	
City National Bank stock.....	4,000 00	8,000 00	
National Bank of Commerce stock....	4,000 00	5,040 00	26,570 00
Adam's Nickel Co. stock.....	3,900 00	4,680 00	
Conn. General Life Ins. Co. stock.....	1,000 00	1,000 00	
Willimantic Linen Co. stock.....	500 00	1,400 00	
10 per cent. mortgage farm bonds.....	2,500 00	2,500 00	
Adam's Nickel Co. stock.....	4,000 00	4,800 00	7,100 00
St. Nicholas National Bank stock.....	1,000 00	800 00	
New London R. R. Co. stock.....	1,000 00	1,000 00	700 00
Chicago & Alton R. R. Co. stock.....	2,700 00	2,214 00	2,000 00
Adam's Nickel Co. stock.....	1,000 00	1,200 00	600 00
Judgment note secured by real estate.	1,000 00	1,000 00	1,000 00
Mortgage note assigned to Co.....	7,395 00	7,395 00	5,000 00
Total amount.....	\$110,955 00	\$127,299 00	\$99,080 00

99,080 00

950 00

Loans made in cash to policyholders on this Company's policies...  
 Premium notes, loans, or liens on policies now in force, the reserves  
 in excess of all indebtedness.....

980,840 66

*Stocks, Bonds, etc., owned by the Company:*

	Cost value.	Market value.
United States registered bonds.....	\$131,296 25	\$121,325 00
Fort Wayne City bonds.....	7,575 00	8,500 00
Middletown Water bonds.....	6,772 50	7,400 00
Hartford City bonds.....	8,410 00	8,925 00
Macoupin county bonds.....	10,000 00	7,500 00
Jefferson County bonds.....	8,500 00	10,000 00
Leavenworth County bonds.....	8,000 00	5,000 00
Utica Town bonds.....	12,000 00	12,000 00
Middletown, Unionville & W. R. R. bonds.....	7,000 00	14,000 00
Quiney City bonds.....	7,400 00	8,050 00
Windham Town orders.....	10,000 00	10,000 00
N. J. Midland R. R. receiver's certificate.....	1,947 43	1,947 43
Farmers' and Mechanics' National Bank stock.....	37,251 14	32,417 50
Conn. Trust & Safe Dep. Co. stock.....	7,750 00	6,375 00
Security Co. stock.....	2,000 00	2,300 00
Hartford Steam Boiler Ins. Co. stock.....	1,471 58	1,500 00
Merchants' Loan & Trust Co. stock.....	14,560 00	14,560 00
Bloomington Banking Association stock.....	2,500 00	2,500 00
Adam's Bank, Topeka, Kansas, stock.....	1,000 00	1,000 00
American National Bank, Hartford, stock.....	990 00	990 00
Ætna National Bank, Hartford, stock.....	1,200 00	1,200 00
Stafford National Bank, Hartford, stock.....	540 00	540 00
Fourth National Bank, N. Y., stock.....	300 00	300 00
Rockville National Bank, Rockville, stock.....	5,175 00	5,175 00
Tradesmans' National Bank, N. Y., stock.....	2,640 00	2,640 00
Bank of Attica, National Bank, Buffalo, stock.....	2,200 00	2,200 00
Thompson National Bank stock.....	1,300 00	1,300 00
Orient Ins. Co. Hartford, stock.....	660 00	660 00
Ætna Ins. Co. Hartford, stock.....	4,450 00	4,450 00
Hartford Life & Annuity Ins. Co. stock.....	1,500 00	1,500 00
Hartford Steam Boiler Ins. Co. stock.....	6,000 00	6,000 00
United States Express Co. stock.....	480 00	480 00
Wells, Fargo & Co. stock.....	8,750 00	8,750 00
Del., Lack. & Western R. R. Co. stock.....	2,550 00	2,550 00
St. Louis, Alton & Terre Haute R. R. Co. stock.....	1,800 00	1,800 00
New London & No. R. R. Co. stock.....	20,000 00	20,000 00
St. Louis & Kansas City R. R. Co. stock.....	2,700 00	2,700 00
Chicago, R. I. & Pacific R. R. Co. stock.....	5,125 00	5,125 00
Chicago & Alton R. R. Co. stock.....	4,100 00	4,100 00
Gold & Stock Telegraph Co. stock.....	2,950 00	2,950 00
Hartford Carpet Co. stock.....	2,250 00	2,250 00
Richmond Stove Co. stock.....	5,375 00	5,375 00
Scranton Silk Co. stock.....	2,500 00	2,500 00
Middleville & W. Gap R. R. bond.....	1,000 00	1,000 00
Burlington, Cedar Rapids & Northern R. R. bond.....	2,730 00	2,730 00
Gold & Stock Telegraph Co. stock.....	1,900 00	1,900 00
Conn. General Life Ins. Co. stock.....	54,700 00	54,700 00

Totals (carried out at cost value).....

\$431,298 90      \$421,364 93

Cash in company's office, \$27,915.16; cash deposited in bank, \$148,614.52; total.....	\$431,298 90
Bills receivable, \$138,765.92; agents' ledger balances, \$24,776.83; total.....	176,529 68
Office furniture and safes.....	163,542 75
	17,270 24

Total net or ledger assets as per balance.....	\$2,926,959 41
Deduct depreciation from cost of assets to bring same to market value.....	9,933 97

Total net or ledger assets less depreciation..... \$1,917,025 44

*Other Assets:*

Interest due, \$31,888.56; and accrued, \$2,886.61, on bonds and mortgages.....	34,775 17
Interest due and accrued on bonds and stocks.....	12,172 48
Interest due and accrued on collateral loans.....	7,009 95
Interest due, \$83,288.70; and accrued, \$29,425.22, on premium notes, loans or liens.....	112,713 92

Gross premiums due and unreported on policies in force December 31, 1877.....	\$81,246 82	
Gross deferred premiums on policies in force December 31, 1877.....	33,700 61	
Total .....	\$114,947 43	
Deduct the loading on above gross amount.....	22,989 48	
Net amount of all uncollected and deferred premiums.....		\$91,957 95
Total assets.....		\$3,175,654 91
Deduct items not admitted.....		180,812 99
Total admitted Assets.....		<u>\$2,994,841 92</u>

*Items not Admitted :*

Furniture, fixtures and safe.....	\$17,270 24
Agents' balances.....	24,776 83
Bills receivable.....	138,765 92
Total items not admitted.....	<u>\$180,812 99</u>

## V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$2,706,676 00	
Net reinsurance reserve.....		\$2,706,676 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$30,937 00	
Claims for death losses, and other policy claims, resisted by the Company.....	1,500 00	
Total policy claims.....		32,437 00
Total liabilities on policyholders' account.....		\$2,739,113 00
Surplus on policyholders' account.....		255,728 92
Total Liabilities.....		<u>\$2,994,841 92</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year.....	\$1,112,286 20	
Premium notes, loans or liens received during the year.....	46,321 65	
Total.....		1,158,607 85
Deductions during the year, as follows, viz. : Notes, loans or liens—		
Used in payment of losses or claims.....	\$25,079 62	
Used in purchase of surrendered policies and canceled by lapse.....	144,508 70	
Redeemed by maker in cash.....	8,178 87	
Total reduction of premium note account.....		177,767 19
Balance of note assets at the end of the year.....		<u>\$980,840 66</u>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	8,983	12,627,946 00
Endowment policies .....	3,559	3,324,207 00
All other policies.....	399	741,558 00



*New policies issued during the year :*

	Number.	Amount.
Whole life policies .....	1,721	\$2,329,509 00
Endowment policies.....	148	126,371 00
All other policies.....	202	285,558 00

*Old policies revived during the year :*

Whole life policies.....	51	40,151 00
Endowment policies .....	16	13,583 00
Total number and amount.....	12,941	\$16,693,710 00
Deduct policies decreased and ceased to be in force.....	3,347	5,193,933 00
Total Policies in force at the end of the year.....	9,594	\$11,499,777 00

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	6,651	\$8,597,357 00
Endowment policies .....	2,729	2,505,313 00
All other policies.....	214	397,107 00
Policies in force at the end of the year .....	9,594	\$11,499,777 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	132	\$183,963 00
By expiry.....	7	24,500 00
By surrender.....	1,358	1,773,674 00
By lapse.....	973	1,739,100 00
By change and decrease.....	.....	663,316 00
Not taken .....	877	809,380 00
Totals.....	3,347	\$5,193,933 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	189	\$304,451 00
Policies on the lives of citizens of New Jersey issued during the year.....	127	133,100 00
Total .....	316	\$437,551 00
Deduct policies ceased to be in force during the year.....	91	117,551 00
Policies in New Jersey December 31, 1876.....	225	\$320,000 00
Losses and claims on policies in New Jersey incurred dur- ing the year.....	6	8,675 00
Total.....	6	\$8,675 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	4	\$5,675 00
Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses.....		\$13,410 00

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES,

### NEW YORK CITY.

Organized July 26, 1859.

Commenced business July 28, 1859.

HENRY B. HYDE, *President.*SAMUEL BORROWE, *Secretary.*

#### I. CAPITAL.

Capital paid in, \$100,000.

#### II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$7,060,453 39	
Cash received for annuities.....	6,835 39	
Total.....	\$7,067,288 78	
Deduct amount paid for reinsurance.....	638 29	
Total premium income.....		\$7,066,650 49
Interest on mortgage loans.....		1,077,056 31
Interest on bonds and dividends on stock.....		371,718 72
Interest on other debts due the Company.....		102,864 79
Rents from Company's property.....		286,144 03
Profits on bonds, stocks or gold sold.....		16,593 77
Total Income during the year.....		\$8,921,028 11
Balance of net or ledger assets December 31, 1876.....		30,416,719 90
Total.....		\$39,337,748 01

#### III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$1,923,535 98	
Cash paid for matured endowments and additions.....	150,591 54	
Total amount actually paid.....		\$2,074,127 52



Cash paid to annuitants.....	\$25,768 40
Cash paid for surrendered policies.....	1,389,274 47
Cash dividends paid to policyholders (applied in payment of premiums).....	1,745,106 37
Total paid policyholder.....	\$5,234,276 76
Paid stockholders for interest or dividends.....	7,000 00
Paid for commissions to agents.....	344,845 64
Paid for salaries and traveling expenses of agents.....	41,999 06
Paid for medical examiners' fees.....	46,021 15
Paid for salaries and other compensation of officers and other office employees.....	258,158 91
Paid for taxes.....	95,699 55
Paid for rent.....	105,775 32
Paid for commuting commissions.....	12,600 00
Paid for advertising.....	59,638 05
Paid for the following items, viz.: Printing, law, postage, express, investment, building, agency, office and sundry expenses.....	252,912 25
Special contingent fund for possible depreciation in value of real estate.....	322,897 09
Depreciation in United States bonds.....	77,932 36
Total miscellaneous expenses.....	\$1,625,479 38
 Total Disbursements during the year.....	 \$6,859,756 14
Balance December 31, 1877.....	\$32,477,991 87

Invested in the following:

#### IV. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost and book value.....	\$6,286,744 94
Loans secured by mortgages on real estate, first liens.....	13,723,218 44

#### Loans on Stock Collaterals:

	Par value.	Market value.	Amount loaned.
Brooklyn City stock.....	\$5,000 00	\$9,280 00	\$7,000 00
United States bonds.....	3,000 00	3,125 75	3,000 00
United States bonds.....	1,000 00	1,056 25	1,000 00
United States bonds.....	1,000 00	1,056 25	1,000 00
Mercantile Safe Deposit Co. stock.....	260,000 00	325,000 00	175,000 00
United States bonds.....	2,000 00	2,110 00	2,000 00
United States bonds.....	50,000 00	53,437 50	50,000 00
United States bonds.....	100,300 00	103,191 87	100,000 00
United States bonds.....	150,500 00	154,840 62	150,000 00
United States bonds.....	100,000 00	103,000 00	100,000 00
United States bonds.....	50,200 00	51,648 75	50,000 00
United States bonds.....	7,000 00	7,463 75	7,000 00
United States bonds.....	100,000 00	102,875 00	100,000 00
United States bonds.....	300,000 00	309,000 00	302,206 00
United States bonds.....	202,000 00	206,653 50	200,000 00
United States bonds.....	250,000 00	257,187 50	250,000 00
United States bonds.....	250,000 00	264,062 50	250,000 00
United States bonds.....	105,000 00	106,181 25	100,000 00
United States bonds.....	80,000 00	82,400 00	80,000 00
United States bonds.....	25,000 00	26,406 25	25,000 00
Total amount.....	\$2,045,000 00	\$2,169,978 74	\$1,953,206 00

1,953,206 00

#### Stocks, Bonds, etc., owned by the Company:

	Cost value.	Market value.
United States bonds.....	\$5,829,413 47	\$5,721,745 00
New York City stock.....	1,430,831 25	1,474,250 00
Brooklyn City stock.....	137,045 00	162,520 00
Rochester City stock.....	85,500 00	88,250 00
Buffalo City stock.....	50,540 82	61,000 19

	Cost value.	Market value.
Sharon Town, N. Y., bonds.....	\$11,500 00	\$11,902 50
Yonkers Town, N. Y., bonds.....	4,712 00	5,175 00
Little Valley Town, N. Y., bonds.....	5,000 00	5,320 83
Greenburgh Town, N. Y., bonds.....	8,000 00	8,311 45
Virginia bonds.....	13,050 00	17,470 91
South Carolina bonds.....	16,250 00	17,250 00
Mercantile Trust Co., N. Y., bonds.....	1,487,630 81	1,524,277 50
Total (carried out at cost value).....	\$9,067,482 38	\$9,067,482 38

\$9,067,482 38

Cash in Company's office, \$61,861.53; deposited in banks, \$892,185.-  
87; cash in course of transmission (since received), \$152,293.12;  
total .....

1,106,340 52

Agents' ledger balances.....

237,247 85

Commuted commissions.....

103,751 74

Total net or ledger assets as per balance.....

\$32,477,991 87

*Other Assets :*

Interest due and accrued on bonds and mortgages..... \$276,502 29  
Bonds and stocks owned..... 17,624 57  
Collateral loans..... 20,899 62  
Rents due and accrued on Company's property or lease..... 76,448 42

Gross premiums due and unreported on policies in force (less pre-  
miums paid in advance)..... \$79,418 00  
Gross deferred premiums on policies in force..... 578,860 00

Total..... \$658,278 00  
Deduct average loading on above gross amount (20 per cent.)..... 131,656 00

Net amount of uncollected and deferred premiums.....

526,622 00

Premium on gold in hand.....

2,910 43

Total of other assets.....

\$921,007 33

Total assets.....

\$33,398,999 20

Deduct items not admitted.....

340,999 59

Total admitted Assets.....

\$33,057,999 61

*Items not admitted :*

Commuted commissions..... \$103,751 74  
Agents' balances..... 237,247 85  
Total items not admitted..... \$340,999 59

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st  
day of December, 1877, computed by the New York State Insur-  
ance Department according to the American Experience Table of  
Mortality, with  $4\frac{1}{2}$  per cent. interest..... \$26,533,775 00

\$26,533,775 00

Claims for death losses and matured Endowments not due..... \$445,040 00  
Claims for death losses and other policy claims resisted..... 80,500 00

Total policy claims.....

525,540 00

Dividends of surplus, or other description of profits due policy-  
holders .....

79,476 00

Amount of any other liability of the Company, viz.: Three months'  
clause.....

162,347 00

Liabilities on policyholders' account.....

\$27,301,138 00

Gross surplus on policyholders' account.....	\$5,756,861 61
Total Liabilities.....	\$33,057,999 61
Estimated surplus (included above) accrued on Tontine or other policies where the profits are specially reserved for that class of policies.....	\$2,589,919 00
Estimated surplus accrued on all other policies.....	3,166,942 61

## VI. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	41,350	\$146,423,532 00
Endowment policies.....	7,047	21,331,118 00
All other policies.....	339	974,290 00
Reversionary additions.....		4,321,750 00

*New policies issued during the year:*

Whole life policies.....	5,237	13,554,136 00
Endowment policies.....	428	1,401,952 00
All other policies.....	125	251,580 00

*Old policies revived during the year:*

Whole life policies.....	716	3,164,950 00
Endowment policies.....	98	325,500 00
All other policies.....	5	28,000 00
Reversionary additions.....		1,986,675 00

Total number and amount.....	55,345	\$193,763,483 00
Deduct policies decreased and ceased to be in force.....	8,596	32,942,067 00

Total Policies in force at the end of the year.....	46,749	\$160,821,416 00
---	--------	------------------

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	39,880	\$136,108,251 00
Endowment policies.....	6,516	19,589,265 00
All other policies.....	353	921,935 00
Reversionary additions.....		4,201,965 00

Policies in force at the end of the year.....	46,749	\$160,821,416 00
---	--------	------------------

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	526	\$1,989,247 00
By expiry.....	8	16,500 00
By surrender.....	2,671	11,191,415 00
By lapse.....	4,327	14,200,240 00
By maturity.....	48	140,210 00
Not taken.....	1,016	3,297,995 00
Additions.....		2,106,460 00
Totals.....	8,596	\$32,942,067 00

*Business in New Jersey during 1877 :*

	Number,	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	2,311	\$7,852,975 00
Policies on the lives of citizens of New Jersey issued during the year.....	288	739,880 00
Total.....	2,599	\$8,592,855 00
Deduct policies ceased to be in force during the year.....	410	1,434,275 00
Policies in force in New Jersey December 31, 1877...	2,189	\$7,158,580 00
<hr/>		
	Number.	Amount.
Losses and claims on policies in New Jersey unpaid De- cember 31 of previous year.....	4	\$41,380 00
Losses and claims on policies in New Jersey incurred during the year.....	30	106,090 00
Total.....	34	\$147,470 00
<hr/>		
	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	30	\$138,470 00
<hr/>		
Premiums collected or secured in New Jersey during the year without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$221,916 00

---

GERMANIA LIFE INSURANCE COMPANY.

---

NEW YORK CITY.

Incorporated April 10, 1860.

Commenced business July 16, 1860.

HUGO WESENDONCK, *President*.CORNELIUS DOREMUS, *Secretary*.

## I. CAPITAL.

Capital stock paid in, \$200,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$1,299,827 11
Cash received for annuities.....	800 00
Total premium income.....	\$1,300,627 11
Interest on mortgage loans.....	389,919 08
Interest on bonds and dividends on stock.....	117,612 60
Discount on claims paid in advance.....	124 83
Rents from Company's property.....	25,248 86
Cash received for policy fees, \$136.98; cash dividends returned, \$6.50; total.....	143 48
Total Income during the year.....	\$1,833,675 96
Balance of net or ledger assets December 31, 1876.....	7,440,925 32
Total .....	\$9,274,601 28

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$569,282 20
Cash paid for matured endowments and additions.....	72,953 17
Total amount actually paid.....	\$642,235 37
Cash paid to annuitants.....	8,614 60
Cash paid for surrendered policies.....	326,451 52
Cash surrender values, including reconverted additions applied in payment of premiums.....	20,479 59
Cash dividends paid to policyholders.....	169,680 71
Total paid policyholders.....	\$1,167,461.79
Paid stockholders for interest and dividends.....	24,000 00
Paid for commissions to agents.....	104,486 83
Paid for salaries and traveling expenses of agents.....	40,135 27
Paid for medical examiners' fees.....	9,419 94
Paid for salaries and other compensation of officers and other office employees.....	64,519 00
Paid for taxes, licenses, fines and fees.....	17,100 54
Paid for rent, \$11,081.76; expenses of real estate, \$12,952.47; total	24,034 23
Paid for commuting commissions.....	6,230 62
Paid for furniture and fixtures and safes for home and agency offices,	642 26
Paid for advertising and printing.....	9,198 81
Paid for the following items, viz.: Stationery, postage, expressage, etc.....	17,758 78
Total miscellaneous expenses.....	\$317,526.28
Total Disbursements during the year.....	\$1,484,988 07
Balance December 31, 1877.....	\$7,789,613 21

Invested in the following:

## IV. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$782,527 66
Loans secured by mortgages on real estate, first liens.....	4,790,242 13

*Loans on Stock Collaterals:*

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$100,000 00	\$100,117 50	\$100,000 00

160,000 00



*Stocks, Bonds, etc., owned by the Company :*

	Par value.	Market value.
United States bonds.....	\$1,164,000 00	\$1,215,110 00
Virginia State bonds.....	30,000 00	9,000 00
Mississippi warrants.....	10,000 00	7,500 00
New York City bonds.....	525,000 00	572,260 00
New York County bonds.....	25,000 00	27,250 00
Brooklyn City loan.....	150,000 00	169,500 00
Total (carried out at cost value).....	\$1,904,000 00	\$2,000,620 00

\$1,995,577 59

Cash in Company's office, \$593.16; deposited in banks and with Bavarian Government, \$60,672.67. Total.....	61,265 83
--	-----------

Total net or ledger assets as per balance.....	\$7,789,613 21
Deduct depreciation from cost of assets.....	85,243 39

Total net or ledger assets, less depreciation.....	\$7,704,369 82
--	----------------

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$60,217 16
Bonds and stocks owned.....	20,263 87
Collateral loans.....	470 00
Market value of bonds and stocks over cost.....	5,042 41

Gross premiums due and unreported on policies in force.....	\$31,905 42
Gross deferred premiums on policies in force.....	228,292 95

Total .....	\$260,198 37
Deduct average loading on above gross amount (20 per cent.).....	52,039 68

Net amount of uncollected and deferred premiums.....	208,158 69
Cash in course of transmission.....	23,421 90

Total of other assets.....	\$317,574 03
----------------------------	--------------

Total admitted Assets.....	\$8,021,943 85
----------------------------	----------------

## V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$6,853,978 00
--	----------------

\$6,853,978 00

Claims for death losses and matured endowments not due.....	\$80,033 62
Claims for death losses and other policy claims resisted.....	7,608 97

Total policy claims.....	87,642 59
--------------------------	-----------

Dividends of surplus or other description of profits due policyholders .....	36,619 59
--	-----------

National, State or other taxes due.....	580 00
---	--------

Amount due on account of salaries, rents and office expenses.....	1,666 67
---	----------

Reserve for extra risks and policies lapsed, liable to be surrendered,	14,789 51
--	-----------

Liabilities on policyholders' account.....	\$6,995,276 36
--	----------------

Gross surplus on policyholders' account.....	1,026,667 49
--	--------------

Total Liabilities.....	\$8,021,943 85
------------------------	----------------

Estimated surplus (included above) accrued on Tontine or other policies where the profits are specially reserved for that class of policies.....	\$18,296 82
Estimated surplus accrued on all other policies.....	190,000 00



## VI. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	15,689	\$26,835,970 00
Endowment policies.....	4,436	6,810,343 00
All other policies.....	171	410,000 00

*New policies issued during the year :*

Whole life policies.....	1,011	1,517,876 00
Endowment policies.....	950	1,241,416 00
All other policies.....	66	211,500 00

*Old policies revived during the year :*

Whole life policies.....	11	25,820 00
Endowment policies.....	9	12,887 00
All other policies.....	1	2,000 00

*Old policies increased in amount :*

Endowment policies.....	2
-------------------------	---

*Additions by dividends during the year :*

Whole life policies.....	55,956 00
Endowment policies.....	10,719 00

Total number and amount.....	22,346	\$37,134,487 00
Deduct policies decreased and ceased to be in force.....	2,696	4,317,192 00
Total Policies in force at the end of the year.....	19,650	\$32,817,295 00

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	14,899	\$25,550,514 00
Endowment policies.....	4,596	6,864,781 00
All other policies.....	155	402,000 00
Policies in force at the end of the year.....	19,650	\$32,817,295 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	342	\$578,917 00
By expiry.....	41	84,074 00
By surrender.....	1,258	1,993,108 00
By lapse.....	846	1,288,913 00
By change and decrease.....	2	25,447 00
Not taken.....	207	346,733 00
Totals.....	2,696	\$4,317,192 00

*Business in New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	221	\$382,360 00
Policies on the lives of citizens of New Jersey issued during the year.....	18	15,747 00
Total .....	239	\$398,107 00
Deduct policies ceased to be in force during the year.....	87	111,898 00
Policies in force in New Jersey December 31, 1877...	152	\$286,209 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid December 31 of previous year.....	4	\$5,205 12
Losses and claims on policies in New Jersey incurred during the year.....	16	28,291 89
Total.....	20	\$33,497 01

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	19	\$32,497 01

Premiums collected or secured in cash in New Jersey during the year without any deduction for losses, dividends, commissions or other expenses.....	\$11,608 77
---	-------------

---

GLOBE MUTUAL LIFE INSURANCE COMPANY.

---

NEW YORK CITY.

Incorporated June, 1864.

Commenced business June, 1864.

PLINY FREEMAN, *President.*

JAMES M. FREEMAN, *Secretary.*

I. CAPITAL.

Capital stock paid in, \$100,000.

## II. INCOME DURING 1877.

Cash received for premiums without deductions.....	\$599,432 57	
Notes and loans taken for premiums.....	500 15	
Total.....	\$599,932 72	
Deduct amount paid for reinsurance.....	157 74	
Total premium income (new, \$81,367.69 ; renewal, \$518,407.29)		\$599,774 98
Interest on mortgage loans.....		78,672 74
Interest on bonds and dividends on stock.....		81,414 30
Interest on premium notes, loans or liens.....		578 72
Interest on other debts due the Company.....		12,718 82
Discount on claims paid in advance.....		2,144 91
Rents from Company's property.....		31,188 79
Profits on bonds, stocks or gold sold.....		9,321 44
Cash, \$68,202.34, and notes, \$25,304.56, other than premiums received from other companies for assuming or reinsuring their risks.....		93,506 90
Total Income during the year.....		\$909,321 60
Balance of net or ledger assets December 31, 1876.....		4,139,363 99
Total .....		\$5,048,685 59

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$343,790 22	
Premium notes and loans used in payment of the same.....	1,849 10	
Cash paid for matured endowments and additions.....	107,739 28	
Total amount actually paid.....		\$453,378 60
Cash paid for surrendered policies.....		157,603 56
Premium notes and loans used in purchase of surrendered policies and voided by lapse.....		18,645 35
Cash dividends paid to policyholders.....		39,575 67
Total paid policyholders.....	\$669,203 18	
Paid stockholders for interest or dividends.....		14,528 44
Paid for commissions to agents.....		57,605 44
Paid for salaries and traveling expenses of agents.....		97,044 26
Paid for medical examiners' fees.....		12,820 00
Paid for salaries and other compensation of officers and other office employees.....		58,832 52
Paid for United States taxes, \$1,085 ; taxes in State where organized, \$222.51 ; taxes, licenses, fines and fees in other States, \$9,742.45 ..		11,049 96
Paid for rent .....		19,256 55
Paid for furniture and fixtures and safes for home and agency offices .....		1,061 38
Paid for advertising.....		4,950 24
Paid for the following items, viz.: Taxes and expenses on real estate, printing, stationery, general office and agency expenses...		71,911 60
Total miscellaneous expenses.....	\$349,060 39	
Total Disbursements during the year.....		\$1,018,263 57
Balance December 31, 1877.....		\$4,030,422 02

Invested in the following:

## IV. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$1,015,342 50
Loans secured by mortgages on real estate, first liens.....	1,254,237 09

*Loans on Stock Collaterals:*

	Par value.	Market value.	Amount loaned.
Home Fire Ins. Co. stock.....	\$4,000 00	\$4,360 00 }	\$4,800 00
Manhattan stock.....	1,000 00	1,350 00 }	
Home Fire Insurance Co. stock.....	2,000 00	2,180 00	1,575 00
New York and West Shore R. R. bds...	32,000 00	3,200 00	6,332 37
Spectator Co. stock.....	15,000 00	15,000 00	2,500 00
Long Island City Shore R. R. bonds.....	30,000 00	30,000 00	16,723 70
United States bond.....	150 00	151 62	115 00
Long Island City Shore R. R. bonds.....	83,000 00	83,000 00	44,000 00
United States bonds.....	2,000 00	2,075 00	2,000 00
Total amount.....	\$169,150 00	\$141,316 62	\$78,046 07

Loans made in cash to policyholders on the Company's policies.....	\$78,046 07
Premium notes and loans on policies in force.....	37,879 42
	29,389 51

*Stocks, Bonds, etc., owned by the Company:*

	Cost value.	Market value.
United States bonds.....	\$736,837 43	\$727,987 50
New York City bonds.....	15,516 25	15,120 00
New York County bonds.....	10,000 00	11,600 00
New York State bonds.....	11,499 37	11,625 00
Brooklyn City bonds.....	522,350 14	573,775 00
Long Island City bonds.....	61,950 00	62,000 00
Elizabeth City, N. J., bonds.....	1,940 00	1,940 00
Mississippi State bonds.....	8,785 30	9,907 00
Richmond City, Va., bonds.....	46,250 00	58,000 00
Tennessee State Corporation bonds.....	38,270 00	31,250 00
Total (carried out at cost value).....	\$1,453,418 49	\$1,503,204 50

	1,453,418 49
Cash in Company's office, \$1,921.53; deposited in banks, \$18,459.60	20,381 13
Bills receivable, \$5,630; agents' ledger balances, \$15,280.60.....	20,910 60
Due for reinsurance.....	30,755 20
Commuted commissions, \$65,338.97; furniture, \$23,765; fire insurance secured by mortgage, \$958.04.....	90,062 01
Total net or ledger assets less depreciation.....	\$4,030,422 02

*Other Assets:*

Interest due and accrued on bonds and mortgages.....	\$43,862 72
Bonds and stocks owned.....	17,055 95
Collateral loans.....	1,054 84
Premium notes, loans or liens.....	3,042 67
Rents due and accrued on Company property or lease.....	8,295 12
Market value of real estate over cost.....	36,731 36
Market value of bonds and stocks over cost.....	49,786 01
Due from other companies for reinsurance.....	5,000 00
Gross premiums due and unreported on policies in force.....	\$49,743 36
Gross deferred premiums on policies in force.....	98,175 02
Total.....	\$147,918 38
Deduct average loading on above gross amount (20 per cent).....	29,583 66
Net amount of uncollected and deferred premiums.....	118,334 72
Supplies.....	1,235 00
Total of other assets.....	\$284,398 39
Total assets.....	\$4,314,820 41
Deduct items not admitted.....	120,081 94
Total admitted Assets.....	\$4,194,738 47

*Items not admitted :*

Collateral loans not allowed.....	\$8,832 37
Furniture, fixtures and safes.....	25,772 00
Commuted commissions.....	58,684 49
Cash advanced to, or in the hands of, officers or agents.....	4,647 48
Agents' balances.....	15,280 60
Bills receivable.....	5,630 00
Supplies, etc.....	1,235 00
Total items not admitted.....	<u>\$120,081 94</u>

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest.....		\$3,750,628 00
Deduct net value of risks reinsured.....		<u>6,783 00</u>
Net reinsurance reserve.....		\$3,743,845 00
Cash claims for death losses, and matured endowments not due.....	\$120,704 00	
Claims for death losses and other policy claims resisted.....	<u>33,932 40</u>	
Total policy claims.....		154,636 40
Dividends of surplus, or other description of profits due policyholders.....		21,242 63
Amount of any other liability of the Company, viz.: Premiums paid in advance, \$36,761.98; liability on lapsed policies, \$13,168.50; reserve for other claims, \$11,486.06; total.....		<u>61,416 54</u>
Liabilities on policyholders' account.....		\$3,981,140 57
Gross surplus on policyholders' account.....		<u>213,597 90</u>
Total Liabilities.....		<u>\$4,194,738 47</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$24,025 25	
Premium notes, loans or liens received during the year.....	<u>25,858 71</u>	
Total.....		\$49,883 96
Deductions during the year, as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims.....	\$1,849 10	
Purchase of surrendered policies and canceled by lapse.....	<u>18,645 35</u>	
Total reduction of premium note account.....		20,494 45
Balance of note assets at end of the year.....		<u>\$29,339 51</u>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	8,476	\$17,094,554 00
Endowment policies.....	2,378	3,369,985 00
All other policies.....	140	251,341 00
Reversionary additions.....		<u>197,144 00</u>



*New policies issued during the year :*

	Number.	Amount.
Whole life policies.....	2,588	\$3,756,198 00
Endowment policies.....	191	254,031 00
All other policies.....	4	15,386 00

*Old policies revived during the year :*

Whole life policies.....	56	148,925 00
Endowment policies.....	18	22,500 00
All other policies.....	1	2,000 00

*Additions by dividends during the year :*

Whole life policies.....		108,082 00
Endowment policies.....		69,609 00
Total number and amount.....	13,852	\$25,289,755 00
Deduct policies decreased and ceased to be in force.....	3,515	7,236,039 00
Total Policies in force at the end of the year.....	10,337	\$18,053,716 00

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	8,172	\$15,123,498 00
Endowment policies.....	2,109	2,821,218 00
All other policies.....	56	109,000 00
Policies in force at the end of the year.....	10,337	\$18,053,716 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	174	\$408,053 00
By expiry.....	53	92,435 00
By surrender.....	922	2,167,527 00
By lapse.....	1,786	3,553,582 00
Not taken.....	580	1,014,442 00
Totals.....	3,515	\$7,236,039 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	490	\$829,156 00
Policies on the lives of citizens of New Jersey issued dur- ing the year.....	108	167,204 00
Total .....	598	\$996,360 00
Deduct policies ceased to be in force during the year .....	192	369,455 00
Policies in force in New Jersey December 31, 1877...	406	\$629,905 00



1877.]

## COMPANIES.

41

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid December 31 of previous year.....	2	\$2,500 00
Losses and claims on policies in New Jersey incurred during the year.....	9	28,139 00
Total .....	11	\$30,639 00
<hr/>		
	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	10	\$29,630 00
<hr/>		
Premiums collected or secured, in cash, in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses.....		\$16,864 29

## KNICKERBOCKER LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April, 1853.

Commenced business April, 1853.

JOHN A. NICHOLS, *President*.GEORGE F. SNIFFEN, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$100,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$1,335,879 26
Notes and loans taken for premiums.....	153,741 81
Total premium income.....	\$1,491,621 07
Interest on mortgage loans.....	61,745 85
Interest on bonds and dividends on stocks.....	24,852 16
Interest on premium notes, loans or liens.....	166,461 85
Interest on other debts due the Company.....	5,932 12
Discount on claims paid in advance.....	128 07
Rent from Company's property.....	49,233 09
Total income during the year.....	\$1,799,974 21
Balance of net or ledger assets December 31, 1876.....	6,506,512 40
Total .....	\$8,306,486 61

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$474,846 21	
Premium notes and loans used in payment of the same.....	75,456 68	
Cash paid for matured endowments and additions.....	54,089 75	
Premium notes and loans used in payment of the same.....	44,016 40	
Total amount actually paid.....		\$648,409 04
Cash paid to annuitants.....		177 00
Cash paid for surrendered policies.....		716,579 12
Premium notes and loans used in purchase of surrendered policies, and voided by lapse..		320,843 98
Cash dividends paid to policyholders.....		238,943 58
Premium notes and loans used in payment of dividends.....		15,726 62
Total paid policyholders.....	\$1,940,679 34	
Paid stockholders for interest or dividends.....		9,987 50
Paid for commissions to agents.....		25,183 15
Paid for salaries and traveling expenses of agents.....		24,028 62
Paid for medical examiners' fees.....		3,757 00
Paid for salaries, and other compensation of officers and other office employees .....		41,737 49
Paid for taxes, licenses, fines and fees in other States.....		11,625 85
Paid for rent.....		14,000 00
Paid for advertising.....		9,017 20
Paid for the following items, viz.: Office and law expenses, printing, stationery, postage, etc.....		51,934 72
Loss on investments.....		59,625 94
Total miscellaneous expenses.....	\$250,897 47	
Total disbursements during the year.....		\$2,191,576 81
Balance December 31, 1877.....		\$6,114,909 80

Invested in the following:

## IV. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$1,245,042 07
Loans secured by mortgages on real estate, first liens.....	1,918,186 14

*Loans on Stock Collaterals:*

	Par value.	Market value.	Amount loaned.
United States coupon bonds.....	\$500 00	\$535 62 }	\$5,000 00
First National Bank, Newark, stock ..	5,000 00	5,500 00 }	
Bond and mortgage.....		75,000 00	20,000 00
Total amount.....	\$5,500 00	\$81,035 62	\$25,000 00

Premium notes and loans on policies in force.....	25,000 00
	2,331,551 04

*Stocks, Bonds, etc., owned by the Company:*

	Cost value.	Market value.
United States bonds.....	\$387,847 57	\$369,991 88
Virginia State bonds.....	9,905 16	6,242 50
Mississippi warrants.....	8,375 00	10,000 00
Erie R. R. preferred stock .....	12,000 00	13,500 00
Central Park, N. and E. R. R. bonds.....	1,600 00	2,000 00
Brooklyn and Jamaica R. Co. bonds.....	19,270 48	19,500 00
N. Y. Guaranty and Indemnity Co. stock.....	16,100 00	10,500 00
Total (carried out at cost value).....	\$455,098 21	\$431,734 38

455,098 21

Cash in Company's office, \$2,503.16 ; deposited in banks, \$78,185.24	\$80,688 40
Book accounts.....	4,228 74
Furniture .....	25,512 52
Improvement on mortgaged premises.....	29,602 68

Total net or ledger assets, as per balance.....	\$6,114,909 80
Deduct depreciation from cost.....	23,363 83

Total, less depreciation.....	86,091,545 97
-------------------------------	---------------

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	405,245 44
Bonds and stocks owned.....	1,567 75
Collateral loans.....	466 66
Premium notes, loans or liens.....	29,144 39
Rents due and accrued on Company's property or lease.....	10,587 22
Market value of real estate over cost.....	4,183 82

Gross premiums due and unreported on policies in force.....	\$14,941 69
Gross deferred premiums on policies in force.....	11,953 35

Total.....	\$26,895 04
Deduct average loading on above gross amount (20 per cent.).....	5,379 01

Net amount of uncollected and deferred premiums.....	21,516 03
--	-----------

Total of other assets.....	\$472,711 31
----------------------------	--------------

Total assets.....	\$6,564,257 28
Deduct items not admitted.....	59,343 94

Total admitted Assets.....	\$6,504,913 34
----------------------------	----------------

*Items not admitted :*

Improvements on mortgaged premises.....	\$29,602 68
Furniture, fixtures and safes.....	25,512 52
Book accounts.....	4,228 74

Total items not admitted.....	\$59,343 94
-------------------------------	-------------

## V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest.....	\$5,726,913 00
	\$5,726,913 00

Claims for death losses, and matured endowments not due.....	\$131,300 00
Claims for death losses and other policy claims resisted.....	189,400 00

Total policy claims.....	320,700 00
Unpaid dividends to stockholders.....	12 50
Amount of any other liability of the Company, viz. : Book accounts	2,339 31

Liabilities on policyholders' account.....	\$6,049,964 81
Gross surplus on policyholders' account.....	454,948 53

Total Liabilities.....	\$6,504,913 34
------------------------	----------------

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$2,633,595 67
Premium notes, loans or liens received during the year.....	155,741 81

Total .....	\$2,789,337 48
-------------	----------------

Deductions during the year, as follows, viz.: Notes, loans or liens used in—

Payment of losses or claims.....	\$119,473 08
Purchase of surrendered policies and canceled by lapse.....	320,843 98
Payment of dividends to policyholders.....	15,726 62
Redeemed by maker in cash.....	1,742 76

Total reduction of premium note account.....	\$457,786 44
--	--------------

Balance of note assets at end of the year.....	\$2,331,551 04
--	----------------

#### VII. EXHIBIT OF POLICIES.

##### NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

##### *Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	7,673	\$17,851,776 00
Endowment policies.....	1,724	2,879,827 00
All other policies.....	172	354,100 00

##### *New policies issued during the year:*

Whole life policies.....	619	1,575,615 00
Endowment policies.....	71	121,452 00
All other policies.....	362	753,300 00

##### *Old policies revived during the year:*

Whole life policies.....	15	39,100 00
Endowment policies.....	4	12,000 00

##### *Policies changed:*

Whole life policies changed from endowment.....	1	1,000 00
Total number and amount.....	10,641	\$23,588,170 00
Deduct policies decreased and ceased to be in force.....	2,174	5,596,417 00
Total Policies in force at the end of the year.....	8,467	\$17,991,753 00

##### *Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	6,780	\$15,188,134 00
Endowment policies.....	1,348	2,064,719 00
All other policies.....	339	738,900 00
Policies in force at the end of the year.....	8,467	\$17,991,753 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	181	\$487,363 00
By expiry.....	69	94,842 00

	Number.	Amount.
By surrender.....	922	\$2,656,993 00
By lapse.....	920	2,180,544 00
By change and decrease.....	1	14,900 00
Not taken.....	81	161,775 00
Totals.....	2,174	\$5,596,417 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	619	\$1,120,406 00
Policies on the lives of citizens of New Jersey issued dur- ing the year.....	86	177,455 00
Total.....	705	\$1,297,861 00
Deduct policies ceased to be in force during the year.....	153	340,600 00
Policies in force in New Jersey December 31, 1877 ...	552	\$957,261 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid De- cember 31 of previous year.....	.....	\$20,300 00
Losses and claims on policies in New Jersey incurred dur- ing the year.....	.....	15,500 00
Total.....	.....	\$35,800 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	.....	\$23,600 00

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$21,499.90; notes or credits, \$5,421.00; total.....		\$26,920 90
---	--	-------------



## MANHATTAN LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated 1850.

Commenced business August 1, 1850.

HENRY STOKES, *President*.JACOB L. HALSEY, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$100,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$1,076,744 04	
Notes and loans taken for premiums.....	87,078 60	
Cash received for annuities.....	5,567 00	
Total premium income.....		\$1,169,389 64
Interest on mortgage loans (including \$54,275.08 in cost of real estate).....		334,530 81
Interest on bonds and dividends on stocks.....		73,271 64
Interest on premium notes, loans or liens.....		130,833 57
Interest on other debts due the Company.....		56,685 35
Discount on claims paid in advance.....		5,825 00
Rents from Company's property.....		4,990 64
Profits on bonds, stocks or gold sold.....		2,865 63
Collections from expense account.....		2,513 00
Total income during the year.....		\$1,780,905 28
Balance of net or ledger assets December 31, 1876.....		9,564,837 75
Total.....		\$11,345,743 03

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$569,768 08	
Premium notes and loans used in payment of the same.....	45,770 92	
Cash paid for matured endowments and additions.....	43,989 24	
Premium notes and loans used in payment of the same.....	14,124 76	
Total amount actually paid.....		\$673,653 00
Cash paid to annuitants.....		5,364 50
Cash paid for surrendered policies.....		177,136 87
Premium notes and loans used in purchase of surrendered policies and voided by lapse.....		161,561 74
Cash dividends paid to policyholders.....		271,260 81
Premium notes and loans used in payment of dividends.....		19,177 61
Total paid policyholders.....	\$1,308,154 53	
Paid stockholders for interest or dividends.....		55,000 00
Paid for commissions to agents.....		102,055 85
Paid for salaries and traveling expenses of agents.....		9,806 73
Paid for medical examiners' fees.....		8,182 00
Paid for salaries and other compensation of officers and other office employees.....		70,930 27



Paid for taxes, licenses, fines and fees.....	\$15,987 04
Paid for rent.....	14,500 00
Paid for commuting commissions.....	272 58
Advanced to agents to be repaid out of future commissions.....	1,270 24
Paid for advertising.....	12,204 86
Paid for the following items, viz.: Law, agency and office expenses, \$19,645.80; expenses on real estate, \$29,420.24; reduction in assets reported last year, \$15,801.80.....	64,877 84
Total miscellaneous expenses.....	\$355,087 41

Total disbursements during the year.....	\$1,663,241 94
--	----------------

Balance December 31, 1877.....	\$9,682,501 09
--------------------------------	----------------

Invested in the following:

#### IV. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$780,555 25
Loans secured by mortgages on real estate, first liens.....	4,339,168 77

#### Loans on Stock Collaterals:

	Par value.	Market value.	Amount loaned.
Citizens Fire Ins. Co. stock.....	\$8,100 00	\$14,985 00	\$4,000 00
Broadway Bank stock.....	4,500 00	9,045 00	5,000 00
Peoples Bank stock.....	2,500 00	3,150 00	2,500 00
Third Avenue Railroad bonds.....	1,000 00	1,010 00	750 00
Lake Shore R. R. stock.....	50,000 00	30,500 00	50,000 00
N. Y. C. and Hud. R. R. stock.....	30,000 00	31,875 00	
Lake Shore R. R. stock.....	100,000 00	61,000 00	50,000 00
Western Union stock.....	150,000 00	115,875 00	150,000 00
N. Y. C. and Hud. R. R. stock.....	60,000 00	63,750 00	
Lake Shore R. R. stock.....	10,000 00	6,100 00	25,000 00
United States bonds.....	14,000 00	14,770 00	
Harlem preferred stock.....	10,400 00	14,872 00	1,800 00
United States bonds.....	1,000 00	1,055 00	
Panama R. R. stock.....	1,000 00	1,260 00	40,000 00
N. Y. C. and Hud. R. R. stock.....	50,000 00	53,125 00	
N. Y. C. and Hud. R. R. stock.....	20,000 00	21,250 00	16,000 00
Harlem Gas stock.....	6,500 00	6,500 00	5,000 00
Lake Shore bonds.....	8,000 00	8,280 00	7,000 00
N. Y. C. and Hud. R. R. stock.....	60,000 00	63,750 00	65,000 00
Western Union stock.....	90,000 00	69,520 00	
N. Y. C. and Hud. R. R. stock.....	20,000 00	21,250 00	17,000 00
Merchants Exchange Bank stock.....	800 00	744 00	5,883 17
Metropolitan Bank stock.....	1,500 00	2,010 00	
Bank of the Republic stock.....	3,300 00	3,217 50	200,000 00
Lake Shore and Michigan Southern R. R. second mortgage bonds.....	270,000 00	275,400 00	
Lake Shore R. R. stock.....	10,000 00	6,100 00	10,000 00
Metropolitan Gas Co. stock.....	1,000 00	1,330 00	
Union Trust Co. stock.....	2,000 00	2,330 00	9,882 00
Citizens Bank stock.....	1,000 00	1,080 00	
Union Pacific Sinking Fund bonds.....	1,000 00	942 50	250,000 00
Peoples Bank stock.....	2,500 00	3,150 00	
Manhattan Co. stock.....	4,450 00	6,032 00	200,000 00
Bank of Commerce stock.....	2,000 00	2,540 00	
Western Union stock.....	400,000 00	309,000 00	200,000 00
New York City bonds.....	200,000 00	200,000 00	
Westchester Town bonds.....	6,000 00	6,240 00	54,000 00
Westchester County bonds.....	15,000 00	15,000 00	
Butchers and Drovers Bank stock.....	26,625 00	28,755 00	15,661 04
Citizens Bank stock.....	18,750 00	20,250 00	
Harlem preferred stock.....	15,000 00	21,450 00	30,000 00
N. Y. Guar. and Indem. Co. stock.....	1,000 00	1,000 00	
N. Y. C. and Hud. R. R. stock.....	150,000 00	159,375 00	17,500 00
Harlem common stock.....	49,500 00	70,166 25	
N. Y., N. H. and Hartford R. R. stock...	20,000 00	30,700 00	17,500 00
N. Y., N. H. and Hartford R. R. stock...	27,500 00	42,212 50	
Harlem R. R. common stock.....	3,000 00	4,252 50	6,000 00
Shoe and Leather Bank.....	17,500 00	21,000 00	
Brooklyn Gas stock.....	5,500 00	9,075 00	1,800 00
Brooklyn Gas stock.....	2,000 00	2,300 00	
Erie Long Dock bonds.....	9,750 00	10,530 00	11,000 00
Citizens Bank stock.....	3,400 00	5,410 00	
Elghth Avenue R. R. stock.....	10,000 00	13,000 00	12,800 00
Third Avenue R. R. stock.....	2,500 00	2,700 00	
Citizens Bank stock.....			

	Cost value.	Par value.	Market value.
N. Y. Nat. Exchange Bank stock.....	\$2,900 00	\$2,784 00	\$2,500 00
Metropolitan Gas stock.....	1,500 00	1,995 00	1,500 00
Total amount.....	\$1,983,975 00	\$1,895,843 25	\$1,481,076 21

Premium notes and loans on policies in force.....	\$1,481,076 21
	1,839,318 99

*Stocks, Bonds, etc., owned by the Company :*

	Cost value.	Market value.
United States bonds.....	\$1,027,484 33	\$964,929 25
New York City Bounty bonds.....	8,613 00	9,222 00
Brooklyn Public Park loan.....	100,000 00	116,500 00
Virginia State bonds.....	4,500 00	4,493 50
Westchester County bonds.....	63,138 56	65,720 00
Bank of Commerce, N. Y., stock.....	4,460 00	6,250 00
Total (carried out at cost value).....	\$1,208,695 89	\$1,167,114 75

Cash in Company's office, \$3,000.40; deposited in banks, \$29,573.73,	1,208,695 89
"The Independent" newspaper.....	32,574 13
	1,111 85

Total net or ledger assets as per balance.....	\$9,682,501 09
Deduct depreciation from cost of assets.....	41,581 14

Total net or ledger assets less depreciation.....	\$9,640,919 95
---	----------------

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$197,965 94
Bonds and stocks owned.....	4,168 16
Collateral loans.....	12,315 62
Premium notes, loans or liens.....	9,865 97
Rents due and accrued on Company's property or lease.....	583 31
Gross premiums due and unreported on policies in force.....	\$95,331 50
Gross deferred premiums on policies in force.....	92,197 66
Total.....	\$187,529 16
Deduct average loading on above gross amount (20 per cent.).....	46,882 29

Net amount of uncollected and deferred premiums.....	140,646 87
Postage stamps.....	290 85

Total of other assets.....	\$365,836 72
----------------------------	--------------

Total assets.....	\$10,006,756 67
Deduct items not admitted.....	151,111 85

Total admitted Assets... ..	\$9,855,644 82
-----------------------------	----------------

*Items not admitted :*

"The Independent" newspaper.....	\$1,111 85
Real estate in excess of appraised value.....	66,000 00
Mortgage loan in excess of ascertained value.....	84,000 00
Total.....	\$151,111 85

## V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the New York Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....			\$7,852,752 00	
Claims for death losses, and matured endowments not due.....	\$170,971 89			\$7,852,752 00
Claims for death losses and other policy claims resisted.....	51,152 00			
Total policy claims.....				222,123 89
Dividends of surplus, or other description of profits due policyholders.....				78,258 03
Amount of any other liability of the Company.....				11,000 00
Liabilities on policyholders' account.....			\$8,164,133 92	
Gross surplus on policyholders' account.....			1,691,510 90	
Total Liabilities.....			\$9,855,644 82	

Estimated surplus (included above) accrued on Tontine or other policies where the profits are specially reserved for that class of policies..... \$13,929 49

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$2,014,314 28	
Premium notes, loans or liens received during the year.....	87,078 60	
Total.....		\$2,101,392 88
Deductions during the year, as follows, viz.: Notes, loans or liens—		
Used in payment of losses or claims.....	\$59,895 68	
Used in purchase of surrendered policies and canceled by lapse.....	161,561 74	
Used in payment of dividends to policyholders.....	19,177 61	
Redeemed by maker in cash.....	8,181 21	
Charged agents for collection.....	13,257 65	
Total reduction of premium note account.....		262,073 89
Balance of note assets at end of the year.....		\$1,839,318 99

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	11,052	\$35,391,742 00
Endowment policies.....	1,517	3,345,046 00
All other policies.....	45	105,365 00
Reversionary additions.....		116,955 00

*New policies issued during the year:*

Whole life policies.....	1,117	2,689,036 00
Endowment policies.....	144	316,843 00

*Additions by dividends during the year:*

Reversionary.....		3,241 00
Total number and amount.....	13,875	\$41,968,228 00

	Number.	Amount.
Deduct policies decreased and ceased to be in force .....	1,844	\$5,649,679 00
Total Policies in force at the end of the year.....	12,031	\$36,318,549 00

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	10,605	\$33,142,068 00
Endowment policies .....	1,388	2,968,181 00
All other policies .....	38	93,265 00
Reversionary additions.....	.....	115,035 00
Policies in force at the end of the year.....	12,031	\$36,318,549 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	201	\$615,539 00
By maturity .....	26	58,114 00
By surrender.....	860	2,558,427 00
By purchase.....	236	728,561 00
By change.....	332	1,179,739 00
Not taken .....	189	509,299 00
Totals.....	1,844	\$5,649,679 00

*Business in New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	52	\$71,000 00
Policies on the lives of citizens of New Jersey issued during the year.....	21	22,398 00
Total.....	73	\$93,398 00
Deduct policies ceased to be in force during the year.....	13	24,500 00
Policies in force in New Jersey December 31, 1877....	60	\$68,898 00

	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	9	\$18,300 00
Total.....	9	\$18,300 00

Losses and claims on policies in New Jersey paid during the year.....	9	\$18,300 00
---	---	-------------

Premiums collected or secured in New Jersey during the year without any deduction for losses, dividends, commission or other expenses: Cash..... \$270 72

## METROPOLITAN LIFE INSURANCE COMPANY.

## NEW YORK, CITY.

Incorporated January, 1867.

Commenced business June, 1867.

JOSEPH F. KNAPP, *President*.JOHN R. HEGEMAN, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$200,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$615,579 12	
Notes and loans taken for premiums.....	122,114 16	
Total.....	\$737,693 28	
Deduct amount paid for reinsurance.....	563 67	
Total premium income.....		\$737,129 61
Interest on mortgage loans.....		39,068 85
Interest on bonds and dividends on stocks.....		22,350 95
Interest on premium notes, loans or liens.....		16,755 06
Interest on other debts due the Company.....		2,120 40
Rents from Company's property.....		26,718 96
Total income during the year.....		\$844,143 83
Balance of net or ledger assets December 31st, 1877.....		1,776,537 88
Total.....		\$2,620,681 71

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$203,115 56	
Premium notes and loans used in payment of the same.....	3,281 44	
Cash paid for matured endowments and additions.....	6,870 19	
Premium notes and loans used in payment of the same.....	2,285 81	
Total amount actually paid.....		\$215,553 00
Cash paid for surrendered policies.....		195,194 48
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....		170,726 66
Cash dividends paid to policyholders.....		16,117 00
Total paid policyholders.....	\$597,591 14	
Paid for commissions to agents.....		70,834 27
Paid for salaries and traveling expenses of agents.....		7,563 57
Paid for medical examiners' fees.....		5,282 10
Paid for salaries and other compensation of officers and other office employees.....		33,017 06
Paid for United States taxes, \$1,272.14; taxes, licenses, fines and fees in other States, \$11,066.09; total.....		12,338 23
Paid for rent.....		11,471 78
Paid for advertising, subscriptions, stationery, printing, etc.....		14,635 41



Paid for the following items, viz.: Legal fees, expense account, etc.	\$25,440 18
Total miscellaneous expenses.....	\$180,582.60

Total Disbursements during the year.....	\$778,173 74
--	--------------

Balance December 31, 1877.....	\$1,842,507 97
--------------------------------	----------------

Invested in the following:

IV. ASSETS, AS PER LEDGER ACCOUNT.

Real estate, unincumbered, cost value.....	\$274,691 06
Loans secured by mortgages on real estate, first liens.....	707,200 00

*Stocks, Bonds, etc., owned by the Company:*

	Par value.	Market value.
United States bonds.....	\$183,000 00	\$193,730 00
Gowanus Canal Improvement bonds.....	1,000 00	1,050 00
Brooklyn Public Park bonds.....	33,000 00	38,940 00
Ocean Park Way Improvement bonds.....	25,000 00	27,625 00
Peekskill Water bonds.....	25,000 00	28,000 00
Rochester City Water loan.....	38,000 00	42,560 00
N. Y. City Consolidated stock.....	25,000 00	25,375 00
Rochester City bonds.....	45,000 00	50,400 00
Lockport City bonds.....	40,000 00	44,000 00
Total (carried out at par value).....	\$415,000 00	\$451,680 00

Premium notes and loans on policies in force.....	415,000 00
	311,509 51

*Loans on Stock Collaterals:*

	Par value.	Market value.	Amount loaned.
Brooklyn bonds.....	\$58,000 00	\$68,440 00	\$66,463 82

Cash in Company's office, \$3,227.57; deposited in banks, \$10,994.31	14,221 88
Agents' ledger balances, commuted commissions, furniture and fix- tures .....	53,421 70

Total net or ledger assets, as per balance.....	\$1,842,507 97
---	----------------

*Other Assets:*

Interest due and accrued on bonds and mortgages.....	\$14,825 51
Bonds and stocks owned.....	2,480 21
Premium notes, loans or liens.....	761 66
Rents due and accrued on Company's property or lease.....	1,504 57
Market value of real estate over cost.....	18,308 94
Market value of bonds and stocks over cost.....	36,680 00
Gross premiums due and unreported on policies in force.....	\$131,512 68
Gross deferred premiums on policies in force.....	148,406 46
Total.....	\$279,919 14
Deduct average loading on above gross amount (20 per cent.).....	55,983 83

Net amount of uncollected and deferred premiums.....	223,935 31
--	------------

Total of other assets.....	\$298,496 20
----------------------------	--------------

Total assets.....	\$2,141,004 17
-------------------	----------------

Deduct items not admitted.....	\$53,421 70
Total admitted Assets.....	\$2,087,582 47

*Items not admitted :*

Commuted commissions, furniture, fixtures and safes.....	\$53,421 70
--	-------------

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest.....

\$1,630,548 00

Total policy claims.....	\$1,630,548 00
Dividends of surplus, or other description of profits due policyholders .....	73,843 00
Amount of any other liability of the Company, viz.: Premiums paid in advance, \$22,138.26; deferred premiums and premium liens in excess of reserve, \$57,472; other items of liabilities, \$11,350 .....	471 00
	90,960 26
Liabilities on policyholders' account.....	\$1,795,822 26
Gross surplus on policyholders' account.....	291,760 21
Total Liabilities.....	\$2,087,582 47

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$365,689 26
Premium notes, loans or liens received during the year.....	122,114 16
Total.....	\$487,803 42
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims.....	\$5,567 25
Payment of dividends to policyholders, purchase of surrendered policies, and canceled by lapse.....	170,726 66
Total reduction of premium note account.....	176,293 91
Balance of note assets at end of the year.....	\$311,509 51

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	16,049	\$23,164,378 00
Endowment policies.....	1,441	1,044,707 00
All other policies.....	18	14,679 00

*New policies issued during the year :*

Whole life policies.....	2,199	2,135,895 00
Endowment policies.....	78	35,316 00

*Old policies revived during the year :*

	Number.	Amount.
Whole life policies.....	116	\$211,000 00
Endowment policies.....	12	9,231 00
Total amount.....	19,913	\$26,615,206 00
Deduct policies decreased and ceased to be in force.....	7,963	10,078,392 00
Total Policies in force at the end of the year.....	11,950	\$16,536,814 00

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	10,821	\$15,793,933 00
Endowment policies.....	1,111	728,202 00
All other policies.....	18	14,679 00
Policies in force at the end of the year.....	11,950	\$16,536,814 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death and maturity.....	175	\$215,553 00
By surrender.....	1,523	1,589,565 00
By lapse.....	5,711	7,434,027 00
By change and decrease.....	183	334,500 00
Not taken .....	371	504,747 00
Totals .....	7,963	\$10,078,392 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	1,106	\$1,411,324 00
Policies on the lives of citizens of New Jersey issued during the year.....	132	124,114 00
Total.....	1,238	\$1,535,438 00
Deduct policies ceased to be in force during the year.....	488	562,618 00
Policies in force in New Jersey December 31, 1877...	750	\$972,820 00

	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	14	\$13,447 00
Total.....	14	\$13,447 00
Losses and claims on policies in New Jersey paid during the year.....	9	\$9,800 00

Premiums collected or secured in New Jersey during the year without any deduction for losses, dividends, commissions or other expenses.....	\$33,728 18
---	-------------

## MUTUAL LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April, 1842.

Commenced business February 1, 1843.

FREDERICK S. WINSTON, *President*.ISAAC F. LLOYD, *Secretary*.

## I. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$14,013,143 34
Cash received for annuities.....	17,010 07
Total premium income.....	\$14,030,153 41
Interest on mortgage loans.....	3,990,315 77
Interest on bonds and dividends on stock.....	768,251 85
Interest on other debts due the Company.....	45,383 45
Rents from Company's property.....	59,851 88
Profits on bonds, stocks or gold sold.....	18,504 37
Total Income during the year.....	\$18,912,460 73
Balance of net or ledger assets December 31, 1876.....	79,526,900 87
Total.....	\$98,439,361 60

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$3,634,910 27
Cash paid for matured endowments and additions.....	1,077,389 90
Total amount actually paid.....	\$4,712,300 17
Cash paid to annuitants.....	31,979 59
Cash paid for surrendered policies and additions.....	5,636,659 15
Cash dividends paid to policyholders (applied in payment of premiums).....	3,568,161 57
Total paid policyholders.....	\$13,949,100.48
Paid for commissions to agents.....	379,873 93
Paid for medical examiners' fees.....	38,821 38
Paid for salaries and other compensation of officers and other office employees.....	389,679 86
Paid for State and local taxes in State where organized, \$23,-076.15; taxes, licenses, fines and fees in other States, \$215,292.10	238,968 25
Paid for rent.....	6,000 00
Paid for commuting commissions.....	223,328 23
Paid for advertising.....	73,069 79
Paid for the following items, viz.: Express and postage, \$53,-089.71; law, \$47,301.41; printing and stationery, \$67,621.64; contingent guarantee account, \$494,918.71; miscellaneous, \$121,-909.94.....	784,841 41
Total miscellaneous expenses.....	\$2,134,582.85
Total Disbursements during the year.....	\$16,083,683 33
Balance December 31, 1877.....	\$82,355,678 27

Invested in the following :

### III. ASSETS AS PER LEDGER ACCOUNT.

Real estate, unincumbered, cost value, less sum charged to guarantee account.....	\$5,725,035 65
Loans secured by mortgages on real estate, first liens.....	58,152,733 88

### *Stocks, Bonds, etc., owned by the Company :*

	Cost value.	Market value.
United States bonds.....	\$8,518,099 25 {	\$7,714,087 12
District of Columbia 3-65 bonds.....		872,480 00
Cherry Valley bonds.....	50,000 00	52,315 95
Yonkers bonds.....	128,250 00	133,274 90
New York City and County bonds.....	2,412,587 50	2,603,000 00
Buffalo City bonds.....	140,500 00	150,403 40
Elmira City bonds.....	56,666 25	57,680 80
Missouri State bonds.....	225,025 00	230,587 50
Boston Water bonds.....	1,111,250 00	1,085,000 00
San Francisco City bonds.....	637,528 71	681,241 00
Providence City bonds.....	537,500 00	532,500 00
Union County, N. J., bonds.....	56,463 00	58,277 00
No. Plainfield, N. J. bonds.....	5,500 00	5,500 00
Massachusetts State bonds.....	170,025 00	164,250 00
Indianapolis Time warrants.....	300,000 00	306,000 00
Brooklyn City bonds.....	1,224,612 50	1,224,960 00
Newark City, N. J., bonds.....	554,896 00	541,756 00
Texas State bonds.....	525,000 00	530,000 00
New Brunswick, N. J., bonds.....	6,747 50	6,747 50
Middlesex County, N. J., bonds.....	5,550 00	5,550 00
Total (carried out at cost value).....	\$16,676,200 81	\$16,909,611 17
Cash in Company's office, deposited in banks and in transit (since received).....		16,676,200 81
Agents' ledger balances.....		1,769,592 79
		32,115 14
Total net or ledger assets as per balance.....		\$82,355,678 27

### *Other Assets :*

Interest due and accrued on bonds and mortgages and bonds and stocks owned.....	\$1,438,647 92
Market value of bonds and stocks over cost.....	233,410 36
Gross premiums due and unreported on policies in force.....	\$153,768 13
Gross deferred premiums on policies in force.....	851,813 52
Total.....	\$1,005,581 65
Deduct average loading on above gross amount (20 per cent.).....	251,395 41
Net amount of uncollected and deferred premiums.....	754,186 24
Total of other assets.....	\$2,426,244 52
Total assets.....	\$84,781,922 79
Deduct items not admitted.....	32,115 14
Total admitted Assets.....	\$84,749,807 65

### *Items not Admitted :*

Agents' balances.....	\$32,115 14
-----------------------	-------------



## IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department, according to The American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....			\$73,256,123 00
			\$73,256,123 00
Claims for death losses and matured endowments not due.....	\$486,787 00		
Claims for death losses and other policy claims resisted.....	146,136 00		
Total policy claims.....			632,923 00
Amount of any other liability of the Company, viz.: Premiums paid in advance.....			217,561 00
Liabilities on policyholders' account.....			\$74,106,607 00
Gross surplus on policyholders' account.....			10,643,200 65
Total Liabilities.....			\$84,749,807 65
Estimated surplus (included above) accrued on Tontine or other policies where the profits are specially reserved for that class of policies.....			\$97,085 00

## V. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	74,047	\$231,288,539 00
Endowment policies.....	17,943	44,731,501 00
All other policies.....	135	151,875 00

*New policies issued during the year:*

Whole life policies.....	6,552	15,500,220 00
Endowment policies.....	1,037	2,106,680 00
All other policies.....	1	1,000 00

*Old policies revived during the year:*

Whole life policies.....	745	2,448,990 00
Endowment policies.....	159	376,540 00

*Additions by dividends:*

Whole life policies.....		21,728,548 00
Endowment policies.....		3,416,149 00
All other policies.....		19,915 00
Total number and amount.....	100,619	\$321,769,957 00
Deduct policies decreased and ceased to be in force.....	9,066	27,281,646 00
Total policies in force at the end of the year.....	91,553	\$294,488,311 00

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	74,603	\$249,625,182 00
Endowment policies.....	16,830	44,709,439 00

	Number.	Amount.
All other policies.....	120	\$153,690 00
Total policies in force at the end of the year.....	91,553	\$294,488,311 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death and maturity.....	938	\$3,075,700 00
By expiry.....	328	919,714 00
By surrender.....	7,157	21,157,922 00
By lapse.....		
By decrease.....		218,435 00
Not taken.....	643	1 909,875 00
Total.....	9,066	\$27,281,646 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31, of previous year.....	3,017	\$7,185,581 00
Policies on the lives of citizens of New Jersey issued during the year.....	198	382,395 00
Total.....	3,215	\$7,567,976 00
Deduct number and amount which have ceased to be in force during the year.....	206	528,110 00
Policies in force in New Jersey December 31, 1877...	3,009	\$7,039,866 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid December 31 of previous year.....	4	\$8,706 63
Losses and claims on policies in New Jersey incurred during the year.....	47	139,831 61
Total.....	51	\$148,538 24

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	44	\$135,885 69

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses.....		\$218,705 87
--	--	--------------

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 31st, 1845.

Commenced business April, 1845.

LEWIS C. GROVER, *President*.EDWARD A. STRONG, *Secretary*.

## I. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$4,328,751 49
Notes and loans taken for premiums.....	177,716 50
Cash received for annuities .....	1,847 80

Total premium income.....	\$4,508,315 79
Interest on mortgage loans.....	779,523 55
Interest on bonds.....	875,691 74
Premium notes, loans or liens.....	347,242 09
Discount on claims paid in advance.....	3,183 73
Rents from Company's property .....	3,031 25
Profits on bonds, stocks or gold sold.....	4,178 94
Total Income during the year.....	\$6,521,167 09
Balance of net or ledger assets December 31, 1876.....	31,317,821 48
Total.....	\$37,838,988 57

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$1,809,042 59
Premium notes and loans used in payment of the same.....	111,965 37
Cash paid for matured endowments and additions.....	90,734 53
Premium notes and loans used in payment of the same.....	13,300 47

Total amount actually paid.....	\$2,025,042 96
Cash paid to annuitants.....	3,718 50
Cash paid for surrendered policies.....	802,379 47
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....	302,367 28
Cash dividends paid to policyholders (applied in payment of premiums).....	1,453,480 02
Premium notes and loans used in payment of dividends.....	86,984 72
Total paid policyholders.....	\$4,673,972.95
Paid for commissions, salaries and traveling expenses of agents....	301,611 70
Paid for medical examiners' fees.....	25,239 17
Paid for salaries, and other compensation of officers and other office employees.....	83,751 89
Paid for taxes, licenses, fines and fees.....	62,686 66
Paid for furniture and fixtures and safes for home offices.....	3,240 77
Paid for advertising, printing, law, postage, exchange, etc.....	105,703 62
Paid for the following items, viz.: Deficiency on foreclosure sales..	16,448 09
Premiums on United States bonds purchased .....	314,203 76
Total miscellaneous expenses.....	\$912,885 66
Total disbursements during the year.....	\$5,586,858 61
Balance December 31, 1877.....	\$32,252,129 96

Invested in the following :

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$294,372 23
Loans secured by mortgages on real estate, first liens.....	12,410,094 09
Premium notes and loans on policies in force, the reserve in excess of all indebtedness.....	5,310,178 64

*Stocks, Bonds, etc., owned by the Company :*

	Par value.	Market value.
United States bonds.....	\$5,011,560 00	\$5,606,633 75
Brooklyn City, N. Y., bonds.....	65,000 00	69,875 00
Newark City, N. J., bonds.....	3,390,000 00	3,729,000 00
Elizabeth City, N. J., bonds.....	550,000 00	550,000 00
Rahway City, N. J., bonds.....	97,000 00	97,000 00
Utica City, N. Y., bonds.....	145,000 00	145,000 00
Springfield City, Ill., bonds.....	89,000 00	89,000 00
Orange City, N. J., bonds.....	80,000 00	80,000 00
Auburn City, N. Y., bonds.....	150,000 00	150,000 00
Jersey City, N. J., bonds.....	50,000 00	54,000 00
Dayton City, Ohio, bonds.....	130,000 00	130,000 00
Cleveland City, Ohio, bonds.....	558,500 00	611,820 00
New Brunswick City, N. J., bonds.....	14,000 00	14,000 00
Erie City, Pa., bonds.....	152,000 00	152,000 00
Toledo City, Ohio, bonds.....	173,000 00	173,000 00
South Bend City, Ind., bonds.....	61,500 00	61,500 00
Lafayette City, Ind., bonds.....	160,000 00	160,000 00
Sandusky City, Ohio, bonds.....	100,000 00	100,000 00
Dover City, N. J., bonds.....	16,000 00	16,000 00
Essex County, N. J., bonds.....	2,148,000 00	2,362,800 00
Union County, N. J., bonds.....	132,000 00	132,000 00
West Orange Township, N. J., bonds.....	125,000 00	125,000 00
East Orange Township, N. J., bonds.....	146,841 73	146,841 73
Massachusetts State Annuity bonds.....	800 00	800 00
Total (carried out at par value).....	\$13,551,141 73	\$14,754,270 48

Cash in Company's office, \$9,851.08 ; deposited in banks, \$559-918.32.....	569,769 40
Cash in transit, since received.....	73,207 08
Agents' ledger balances.....	43,366 79

Total net or ledger assets, as per balance..... \$32,252,129 96

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$444,794 29
Bonds and stocks owned.....	139,426 30
Premium notes, loans or liens.....	132,750 00
Market value of bonds and stocks over par.....	1,203,128 75
Gross premiums due and unreported on policies in force.....	\$92,780 34
Gross deferred premiums on policies in force.....	119,947 60
Total.....	\$212,727 94
Deduct average loading on above gross amount (20 per cent.).....	42,545 59

Net amount of uncollected and deferred premiums..... 170,182 35

Total of other assets..... \$2,090,281 69

Total assets.....	\$34,342,411 65
Deduct items not admitted.....	43,366 79

Total admitted Assets..... \$34,299,044 86

*Items not admitted as Assets :*

Agents' balances.....	\$43,366 79
-----------------------	-------------

## IV. LIABILITIES.

Present value of all outstanding policies, and additions thereto, in force December 31, 1877, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....		\$27,902,856 00	\$27,902,856 00
Premium obligations in excess of the net value of their policies :			
Claims for death losses, and matured endowments not due .....	\$443,151 00		
Claims for death losses and other policy claims resisted.....	50,000 00		
Total policy claims.....		493,151 00	
Dividends of surplus, or other description of profits due policyholders.....		206,207 16	
Amount of any other liability of the Company, viz.: Premiums paid in advance.....		16,195 95	
Liabilities on policyholders' account.....		\$28,618,410 11	
Gross surplus on policyholders' account.....		5,680,634 75	
Total Liabilities.....		\$34,299,044 86	

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$5,647,079 98		
Premium notes, loans or liens received during the year.....	177,716 50		
Total.....		\$5,824,796 48	
Deductions during the year, as follows, viz.: Notes, loans or liens used in—			
Payment of losses or claims.....	\$125,265 84		
Purchase of surrendered policies and canceled by lapse.....	302,367 28		
Payment of dividends to policyholders.....	86,984 72		
Total reduction of premium note account.....		514,617 84	
Balance of note assets at end of the year.....		\$5,310,178 64	

## VI. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	39,998	\$123,436,879 00
Endowment policies .....	3,271	8,287,906 00
All other policies.....	38	122,200 00

*New policies issued during the year :*

Whole life policies.....	2,982	6,248,490 00
Endowment policies.....	223	600,565 00
All other policies.....	8	18,500 00

*Old policies revived during the year :*

	Number.	Amount.
Whole life policies.....	48	110,906 00
Endowment policies .....	3	8,750 00



*Old policies increased in amount:*

	Number.	Amount.
Whole life policies .....	4	\$24,680 00
Endowment policies.....	2	5,000 00
Total number and amount.....	46,577	\$138,863,876 00
Deduct policies decreased and ceased to be in force.....	3,781	12,670,831 00
Total policies in force at the end of the year.....	42,796	\$126,193,045 00

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	39,546	\$118,271,045 00
Endowment policies.....	3,221	7,826,400 00
All other policies.....	29	95,600 00
Policies in force at the end of the year.....	42,796	\$126,193,045 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	524	\$1,723,266 00
By expiry.....	35	104,535 00
By surrender.....	619	1,895,077 00
By lapse.....	1,270	3,258,737 00
By change and decrease.....	1,091	5,059,841 00
Not taken.....	242	629,375 00
Totals.....	3,781	\$12,670,831 00

*Business in New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31, of previous year.....	3,532	\$11,546,229 00
Policies on the lives of citizens of New Jersey issued dur- ing the year.....	305	598,335 00
Total.....	3,837	\$12,144,564 00
Deduct policies ceased to be in force during the year.....	368	1,306,921 00
Policies in force in New Jersey December 31, 1877...	3,469	\$10,837,643 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid De- cember 31 of previous year.....	.....	\$27,567 00
Losses and claims on policies in New Jersey incurred dur- ing the year.....	.....	123,121 00
Total.....	.....	\$150,688 00

1877.]

## COMPANIES.

63

Losses and claims on policies in New Jersey paid during the year..	\$107,858 00
--	--------------

Premiums collected or secured in New Jersey during the year, without any deductions for losses, dividends, commissions or other expenses.....	\$273,495 50
---	--------------

## NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

### CHICAGO, ILL.

Incorporated July 25, 1868.

Commenced business August 1, 1868.

EMERSON W. PEET, *President*.JOHN M. BUTLER, *Secretary*.

#### I. CAPITAL.

Capital actually paid in, \$1,000,000.

#### II. INCOME DURING 1877.

Cash received for premiums without deductions.....	\$566,516 95
Notes and loans taken for premiums.....	13,217 60
Premiums paid by surrendered policies.....	166,052 92
<b>Total.....</b>	<b>\$745,787 47</b>
Deduct amount paid for reinsurance.....	14,233 11

Total premium income (new, \$243,541.39; renewal, \$488,012.97)	\$731,554 36
Interest on mortgage loans.....	120,604 58
Interest on bonds and dividends on stock.....	32,971 33
Interest on premium notes, loans, or liens.....	3,449 26
Interest on other debts due the Company.....	25,023 99
Discount on claims paid in advance.....	102 05
Rents from Company's property.....	25,475 48
Profits on bonds, stocks or gold sold.....	1,008 01

Total Income during the year.....	\$940,189 26
Balance of net or ledger assets December 31, 1877.....	3,673,029 34
<b>Total .....</b>	<b>\$4,613,218 60</b>

#### III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$206,747 33
Premium notes and loans used in payment of the same.....	798 72
Cash paid for matured endowments and additions.....	1,000 00

Total amount actually paid.....	\$208,544 05
---------------------------------	--------------

Cash paid to annuitants.....	\$1,164 00
Cash paid for surrendered policies.....	77,893 47
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....	6,314 95
Surrender values of policies exchanged.....	166,052 92
Total paid policyholders.....	\$459,969.39
Paid stockholders for interest or dividends.....	100,000 00
Paid for commissions to agents.....	47,044 45
Paid for salaries and traveling expenses of agents.....	19,015 16
Paid for medical examiners' fees.....	6,613 09
Paid for salaries and other compensation of officers and other office employees.....	46,491 18
Paid for taxes in State where organized, \$754.52; taxes, licenses, fines and fees in other States, \$26,214.75.....	26,969 27
Paid for rent, less \$257.17 received under sub-lease.....	8,429 24
Paid for advertising.....	11,791 74
Paid for the following items, viz.: Postage, express, printing, sta- tionery, legal expenses, etc.....	53,616 93
Total miscellaneous expenses.....	\$319,971.06
Total Disbursements during the year.....	\$779,940 45
Balance December 31, 1877.....	\$8,833,278 15

Invested in the following :

#### IV. ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$588,580 18
Loans secured by deeds of trust or mortgages upon real estate.....	1,901,200 49

#### Loans on Stock Collaterals :

	Par value.	Market value.	Amount loaned.
First Nat. Bank, Nashville, Tenn., stk	\$2,000 00	\$2,000 00	\$1,800 00
Stone River Nat. Bank, Murfrees- boro, stock.....	400 00	400 00	
First National Bank, Chicago, stock..	40,000 00	70,000 00	50,000 00
West Chicago Land Co. stock.....	144,000 00	100,000 00	50,000 00
Westinghouse Air Brake Co. stock.....	10,100 00	10,100 00	10,000 00
Kirby Carpenter Co., Chicago, stock..	40,000 00	40,000 00	20,000 00
Assignment of trust deeds on prop- erty in Minneapolis, Minn.....	2,392 38	2,392 38	773 92
First Nat. Bank, Chicago, stock.....	40,000 00	70,000 00	50,000 00
Union Savings Bank, Cedar Rapids, stock.....	800 00	720 00	400 00
Assignment of notes secured by trust deeds on property in Kankakee co., Ill.....	52,556 00	52,556 00	25,000 00
Assignment of mortgages.....	448,000 00	200,000 00	50,000 00
First Nat. Bank, Chicago, stock.....	10,000 00	17,500 00	10,000 00
Assignment of notes secured by trust deeds on property in Lake co., Ill...	75,000 00	75,000 00	15,000 00
First Nat. Bank, Belvidere, Ill., stk...	2,500 00	2,500 00	1,000 00
West Chicago Land Co. stock.....	21,600 00	15,000 00	7,500 00
Assignment of note secured by trust deed on property in Jacksonville, Ill	9,000 00	9,000 00	946 00
West Chicago Park bonds.....	10,000 00	10,000 00	9,000 00
Peninsular Iron and Lumber Co., Mich., stock.....	100,000 00	50,000 00	27,000 00
Assignment of insurance policies.....	84,000 00	.....	43,986 67
Assignment of insurance policies.....	35,024 00	.....	4,802 29
Total amount.....	\$1,123,089 38	\$727,168 38	\$377,208 88

Loans made in cash to policyholders on the Company's policies.....	\$377,208 88
Premium notes and loans on policies in force.....	7,263 49
	49,135 41

*Stock, Bonds, etc., owned by the Company :*

	Cost value.	Market value.
United States bonds.....	\$456,454 75	\$448,866 50
Chicago South Park bonds.....	14,112 50	15,000 00
Chicago Lincoln Park bonds.....	120,565 00	129,000 00
Cedar Rapids, Iowa, Bridge bonds.....	1,000 00	1,000 00
Arapahoe County, Col., bonds.....	750 00	750 00
Fond du Lac City, Wis., bonds.....	25,000 00	25,000 00
Chicago certificates of indebtedness.....	50,000 00	50,000 00
Town of Cicero, Cook county, bonds.....	4,180 00	4,200 00
Clinton City, Iowa, bonds.....	9,000 00	9,000 00
Mt. Pulaski School bonds, Ill.....	12,360 00	12,360 00
C. and N. W. Ry. Co. bonds.....	20,000 00	22,250 00
Excelsior Life Ins. Co. stock.....	15,000 00	15,000 00
Detroit Car Loan Co. stock.....	1,500 00	750 00
Total (carried out at cost value).....	\$729,922 25	\$733,176 50

\$729,922 25

Cash in Company's office, \$1,049.69; deposited in banks, \$154,- 114.16; cash in hands of New York State Insurance Department, \$532; in hands of attorneys, \$4,025.18.....	159,721 03
Bills receivable, \$2,282.75; agents' ledger balances, \$3,773.67.....	6,056 42
Commuted commissions, \$11,190; office furniture, \$3,000.....	14,190 00

Total net or ledger assets, as per balance..... \$3,833,278 15

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	88,490 29
Collateral loans.....	2,067 78
Premium notes, loans or liens.....	252 92
Rents due and accrued on Company's property or lease.....	3,174 98
Market value of bonds and stocks over cost.....	3,254 25
Gross premiums due and unreported on policies in force.....	\$41,439 84
Gross deferred premiums on policies in force.....	59,388 35

Total..... \$101,028 19

Deduct average loading on above gross amount (20 per cent.)..... 20,205 64

Net amount of uncollected and deferred premiums..... 80,822 55

Total of other assets..... \$178,062 77

Total assets..... \$4,011,340 92

Deduct items not admitted..... 150,060 56

Total admitted Assets..... \$3,861,280 36

*Items not admitted as Assets :*

Collateral loan not allowed.....	\$77,000 00
Furniture, fixtures and safes.....	5,000 00
Commuted commissions.....	11,190 00
Cash in the hands of attorneys.....	4,025 18
Agents' balances.....	3,773 67
Bills receivable.....	2,282 75
Assignment of policies in Chicago Life and Republic Life of Chicago	48,788 96
Total items not admitted.....	\$150,060 56

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the Illinois Insurance Department, according to the American Experience Table of Mortality, with  $4\frac{1}{2}$  per cent. interest (with 6 per cent. interest, \$2,540,-321.30)..... \$3,059,453 00

Premium obligations in excess of the net value of their policies..... \$3,059,453 00  
240 79

Claims for death losses, and matured endowments not due.....	\$70,710 00	
Claims for death losses and other policy claims resisted.....	25,000 00	
Total policy claims.....		\$95,710 00
Amount of any other liability of the Company, viz.: Premiums paid in advance.....		67,696 08
Present value of policies lapsed and liable to restoration.....		8,799 73
Liabilities on policyholders' account.....		\$3,231,899 60
Gross surplus on policyholders' account.....		629,380 76
Total Liabilities.....		\$3,861,280 36

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$59,413 35	
Premium notes, loans or liens received during the year.....	14,132 60	
Total.....		\$73,545 95
Deductions during the year as follows, viz.: Notes, loans or liens—		
Used in payment of losses or claims.....	\$796 72	
Used in purchase of surrendered policies and canceled by lapse.....	6,314 95	
Redeemed by maker in cash.....	10,035 38	
Total reduction of premium note account.....		17,147 05
Balance of note assets at the end of the year.....		\$56,398 90

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	8,712	\$18,349,838 00
Endowment policies.....	1,363	1,868,820 00
All other policies.....	268	755,144 00
Reversionary additions.....		645,199 00

*New policies issued during the year:*

Whole life policies.....	1,426	2,660,949 00
Endowment policies.....	218	258,525 00
All other policies.....	153	391,800 00
Total number and amount.....	12,145	\$24,930,275 00
Deduct policies decreased and ceased to be in force.....	2,439	5,593,741 00
Total Policies in force at the end of the year.....	9,706	\$19,336,534 00

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	8,096	\$16,246,644 00
Endowment policies.....	1,302	1,636,948 00
All other policies.....	308	823,144 00
Reversionary additions.....		627,798 00
Policies in force at the end of the year.....	9,706	\$19,334,534 00



*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	105	\$211,482 00
By expiry and maturity.....	21	55,800 00
By surrender.....	445	876,383 00
By lapse.....	1,091	2,284,709 00
By change and decrease.....	588	1,674,850 00
By transfer.....	.....	17,401 00
Not taken.....	189	473,116 00
Totals.....	2,439	\$5,593,741 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	177	\$327,464 00
Policies on the lives of citizens of New Jersey issued during the year .....	26	16,837 00
Total.....	203	\$344,301 00
Deduct policies ceased to be in force during the year.....	52	65,957 00
Policies in force in New Jersey December 31, 1877...	151	\$278,344 00

	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	5	\$13,750 00
Total.....	5	\$13,750 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	4	\$3,750 00

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses .....		\$10,156 70
---	--	-------------

# NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated April 1, 1835.

Commenced business December 1, 1843.

BENJAMIN F. STEVENS, *President*.

JOSEPH M. GIBBENS, *Secretary*.

## I. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$1,437,354 45
Notes and loans taken for premiums.....	564,685 64
Total premium income.....	\$2,002,040 09
Interest on mortgage loans.....	153,970 24
Interest on bonds and dividends on stock.....	487,616 17
Interest on premium notes, loans or liens.....	141,089 51
Interest on other debts due the Company.....	28,568 72
Rents from Company's property.....	48,997 29
Total Income during the year.....	\$2,862,282 02
Balance of net or ledger assets December 31, 1876.....	13,762,423 55
Total.....	\$16,624,705 57

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$789,675 37
Premium notes and loans used in payment of the same.....	44,985 63
Cash paid for matured and discounted endowments and additions...	191,548 92
Premium notes and loans used in payment of the same.....	47,656 08
Total amount actually paid.....	\$1,073,866 00
Cash paid for surrendered policies.....	430,799 41
Premium notes and loans used in purchase of surrendered policies and voided by lapse.....	106,339 08
Cash dividends paid to policyholders.....	377,299 80
Premium notes or loans used in payment of dividends.....	140,169 64
Total paid policyholders.....	\$2,128,473 93
Paid for commission to agents.....	91,588 10
Paid for medical examiners' fees.....	9,101 23
Paid for salaries and other compensation of officers and other office employees.....	64,280 33
Paid for taxes, licenses, fines and fees.....	19,723 27
Paid for advertising.....	12,661 10
Paid for the following items, viz.: Printing and incidental expenses	111,272 30
Interest due and accrued for premium on investments.....	74,333 88
Total miscellaneous expenses.....	\$382,960 21
Total disbursements during the year.....	\$2,511,434 14
Balance December 31, 1877.....	\$14,113,271 43

Invested in the following :

III. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$1,398,251 26
Loans secured by mortgages on real estate, first liens .....	2,384,483 34

*Loans on Stock Collaterals :*

	Par value.	Market value.	Amount loaned.
Fitchb. and Worcester R. R. bonds.....	\$600 00	} \$800 00 {	\$500 00
Fitchb. and Worcester R. R. bonds.....	200 00		200 00
Great Falls Manufg. Co. stock.....	68,100 00	64,014 00	42,000 00
Kansas City and C. B. R. R. Co. bds.....	34,000 00	6,800 00	27,271 62
Ch. and Mich. L. S. R. R. Co. bonds.....	40,000 00	20,000 00	15,000 00
Cabot Manufg. Co. stock.....	30,000 00	29,100 00	22,500 00
Great Falls Manufg. Co. stock.....	25,000 00	27,730 00	22,500 00
Northern R. R. Co. stock.....	15,000 00	18,002 50	
Conn. and Passumpsic R. R. Co. stk.....	7,500 00	6,750 00	
Massachusetts Valley R. R. Co. stock.....	13,000 00	3,375 00	35,000 00
N. Y. Prov. and B. R. R. Co. stock.....	20,000 00	15,600 00	
Philadelphia renewals.....	20,000 00	20,000 00	5,000 00
Mo. R., Ft. S. and Gulf R. R. bonds....	7,000 00	5,250 00	5,000 00
Phil. and Read. C. and I. Co. bonds.....	5,000 00	2,700 00	
Jefferson R. R. Co. bonds.....	2,000 00	1,500 00	4,000 00
Saratoga County Bank stock.....	2,500 00	3,000 00	2,500 00
Portland City loan.....	500 00	535 00	
Dexter Town loan.....	100 00	105 00	
Calais Nat. Bank stock.....	200 00	200 00	
U. S. bonds.....	100 00	105 00	
Lancaster Mills stock.....	4,800 00	7,500 00	5,000 00
Ch. and M. L. S. R. R. Co. bonds.....	30,000 00	1,500 00	8,250 00
Lancaster Mills stock.....	4,000 00	6,250 00	4,500 00
National City Bank stock.....	200 00	230 00	
Boston and Sandwich Glass Co. stk....	500 00	100 00	40 00
Nat. Market Bank, Brighton, stock....	3,600 00	5,904 00	
Union Market Nat. Bank stock.....	1,500 00	750 00	5,540 00
Newton Nat. Bank stock.....	900 00	1,044 00	
Nat. Bank of Brighton stock.....	960 00	960 00	
Roxbury Gas-light Co. stock.....	60,000 00	93,000 00	60,000 00
Phil. Wil. and Balt. R. R. Co. stock....	3,000 00	3,630 00	5,000 00
Bur. and Mo. R. R. R. in Neb. bonds....	2,000 00	2,160 00	
Boston and Albany R. R. stock.....	2,000 00	2,490 00	500 00
Mortgage.....	2,500 00	2,500 00	1,500 00
Exchange Bank of St. Louis stock.....	47,800 00	38,240 00	
Mechanics Bank of St. Louis stock.....	32,000 00	14,400 00	
St. Louis Nat. Bank stock.....	15,000 00	16,800 00	100,000 00
Third Nat. Bank of St. Louis stock....	20,000 00	15,000 00	
Bank of Commerce, St. Louis, stock....	5,000 00	16,000 00	
Glendon Iron Co. stock.....	10,900 00	6,450 00	5,000 00
Total amount.....	\$546,960 00	\$42,744 50	\$377,601 62

Loans made in cash to policyholders on this Company's policies....  
Premium notes and loans on policies in force.....

377,601 62  
9,288 50  
1,855,959 66

*Stocks, Bonds, etc., owned by the Company :*

	Cost value.	Market value.
Atlantic National Bank stock.....	\$7,101 00	\$9,576 00
Bay State National Bank stock.....	7,500 00	7,500 00
Boston National Bank Stock.....	33,300 00	36,630 00
Continental National Bank stock.....	10,000 00	10,000 00
First National Bank, Cambridge, stock.....	5,000 00	8,250 00
Massachusetts National Bank stock.....	5,250 00	5,880 00
Merchants National Bank stock.....	9,100 00	12,103 00
National City Bank, Lynn, stock.....	16,000 00	21,600 00
National Revere Bank stock.....	20,000 00	21,650 00
National Hyde and Lether Bank stock.....	15,000 00	10,125 00
National Eagle Bank stock.....	24,000 00	25,920 00
State National Bank stock.....	10,273 10	13,080 00
Tremont National Bank stock.....	31,951 25	34,500 00
National Webster Bank stock.....	20,000 00	20,200 00
Boston Safe Deposit and Trust Co. stock.....	25,000 00	25,000 00
Merchandise National Bank stock.....	50,000 00	50,000 00
Boston and Albany Railroad Co. stock.....	71,400 00	92,628 00
Boston and Providence Railroad Co. stock.....	20,950 00	33,075 00
Chicago, Burlington and Quincy R. R. Co. stock.....	80,000 00	81,600 00
Connecticut and Passumpsic R. R. Co. stock.....	69,363 25	30,000 00
Eastern Railroad Co. stock.....	30,000 00	1,350 00
Philadelphia, Wilm. and Balt. R. R. Co. stock.....	15,000 00	18,150 00

	Cost value.	Market value.
Fitchburgh Railroad Co. stock.....	\$11,752 00	\$13,560 00
New York and New Haven R. R. Co. stock.....	15,000 00	23,025 00
Norwich and Westchester R. R. Co. stock.....	84,925 25	107,100 00
Northern Railroad Co. stock.....	10,000 00	7,225 00
Connecticut River R. R. Co. stock.....	20,000 00	24,600 00
Chicago and Alton R. R. Co. stock.....	22,000 00	17,160 00
Portsm., Great Falls and Conway R. R. Co. stock.....	40,000 00	1,200 00
Portland, Saco and Portsmouth R. R. Co. stock.....	20,000 00	13,000 00
Eastern R. R. Co. of New Hampshire stock.....	10,465 00	3,150 00
Eastern Railroad Co. bonds.....	275,548 34	140,032 78
Philadelphia, Wilm. and Balt. R. R. Co. bonds.....	75,871 69	83,200 00
Agricultural Branch R. R. Co. bonds.....	14,895 00	14,400 00
Michigan Central R. R. Co. bonds.....	73,000 00	67,525 00
Boston and Lowell R. R. Co. bonds.....	9,926 66	10,090 00
Boston, Concord and Montreal R. R. Co. bonds.....	508,230 00	630,000 00
Chicago, Burlington and Quincy R. R. Co. bonds.....	128,000 00	130,800 00
Worcester and Nashua R. R. Co. bonds.....	75,000 00	78,750 00
New Haven and Derby R. R. Co. bonds.....	14,250 00	17,250 00
Nashua and Rochester R. R. Co. bonds.....	116,191 66	112,500 00
Albany City loan.....	23,256 00	26,400 00
Boston City loan.....	414,736 12	452,230 00
Charlestown City loan.....	72,716 67	76,500 00
Chicago Sewerage loan.....	70,350 00	80,250 00
New Hampshire loan.....	26,000 00	29,120 00
Hartford loan.....	100,000 00	110,000 00
Chelsea loan.....	231,504 17	260,700 00
Lawrence loan.....	186,210 83	206,300 00
Lynn loan.....	1,000 00	1,100 00
Dorchester loan.....	93,000 00	98,020 00
Nashua loan.....	15,000 00	15,000 00
Massachusetts loan.....	124,172 35	140,600 00
Rhode Island loan.....	60,000 00	67,200 00
Cincinnati loan.....	95,000 00	91,750 00
Beverly loan.....	280,000 00	296,300 00
Worcester Water loan.....	110,000 00	119,900 00
Lowell loan.....	9,758 00	5,300 00
Brookline loan.....	475,100 00	530,723 00
Worcester loan.....	495,000 00	540,000 00
Somerville loan.....	80,000 00	88,000 00
Fitchburgh loan.....	125,485 17	137,400 00
Springfield loan.....	126,000 00	148,680 00
Providence loan.....	146,403 06	166,420 00
Loan to Providence and Worcester R. R. Co.....	100,000 00	105,000 00
Norwich loan.....	94,000 00	104,320 00
Meriden loan.....	100,000 00	110,000 00
Fall River loan.....	203,000 00	223,300 00
Cambridge loan.....	2,000 00	2,200 00
Maine loan.....	17,500 00	19,250 00
Holyoke loan.....	5,000 00	5,300 00
Newton loan.....	70,000 00	77,500 00
Haverhill loan.....	5,000 00	5,350 00
New York loan.....	300,000 00	321,000 00
Mercantile Trust Co. loan.....	50,000 00	51,500 00
New Eng. Mortgage Security Co. loan.....	100,000 00	111,000 00
New Bedford loan.....	10,000 00	10,300 00
Salem loan.....	10,000 00	10,300 00
Taunton loan.....	39,000 00	43,200 00
Norwalk loan.....	50,000 00	54,000 00
Boston Gas-light Co. stock.....	27,500 00	44,825 00
Dwight Manufacturing Co. stock.....	5,000 00	2,125 00
Massachusetts Cotton Mills stock.....	5,000 00	5,450 00
United States bonds.....	1,035,335 00	1,095,055 00
Total (carried out at cost value).....	\$7,802,814 88	\$8,227,512 78

Cash deposited in banks.....	\$7,802,814 88
Notes receivable.....	274,372 17
Cash on special deposit.....	4,000 00
	6,500 00

Total net or ledger assets as per balance..... \$14,113,271 43

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$51,782 64
Bonds and stocks owned.....	106,886 39
Collateral loans.....	9,810 14
Premium notes, loans or liens.....	52,250 00
Rents due and accrued on Company's property or lease.....	11,638 21
Market value of bonds and stocks over cost.....	424,697 90

Gross deferred premiums on policies in force.....	\$136,768 07
Deduct average loading on above gross amount (20 per cent.).....	27,354 00
Net amount of uncollected and deferred premiums.....	\$109,414 07
Total of other assets.....	\$766,479 35
Total assets.....	\$14,879,750 78
Deduct items not admitted.....	44,221 62
Total admitted Assets.....	\$14,835,529 16

*Items not admitted :*

Loans on collaterals in excess of market value.....	\$40,221 62
Notes receivable.....	4,000 00
Total items not admitted.....	\$44,221 62

## IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department according to the American Experience Table of Mortality, with 4½ per cent. interest.....	\$11,672,280 00
Claims for death losses, and matured endowments not due.....	\$11,672,280 00
Dividends of surplus, or other description of profits due policyholders .....	127,015 00
Amounts received from agents in advance of their accounts.....	157,399 74
Liabilities on policyholders' account.....	1,825 73
Gross surplus on policyholders' account.....	\$11,958,520 47
Total Liabilities.....	2,877,008 69
	\$14,835,529 16

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year.....	\$2,047,787 37
Premiums notes, loans or liens received during the year.....	564,685 64
Total.....	\$2,612,473 01
Deductions during the year, as follows, viz. : Notes, loans or liens used in—	
Payment of losses or claims.....	\$92,641 71
Purchase of surrendered policies and canceled by lapse.....	106,339 08
Payment of distributions to policyholders.....	140,169 64
Redeemed by maker in cash.....	417,362 92
Total reduction of premium note account.....	756,513 35
Balance of note assets at the end of the year.....	\$1,855,959 66

## VI. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	13,963	\$42,368,910 00
Endowment policies .....	3,117	7,953,461 00



	Number.	Amount.
All other policies.....	3,132	\$8,531,750 00
Reversionary additions.....	.....	86,205 00

*New policies issued during the year:*

Whole life policies.....	1,501	4,375,341 00
Endowment policies.....	242	521,839 00
All other policies.....	383	989,658 00

*Old policies revived during the year:*

Whole life policies.....	173	623,100 00
Endowment policies.....	71	199,000 00
All other policies.....	1	5,000 00
Additions by dividends during the year.....	.....	11,412 00

Total number and amount.....	22,583	\$65,665,676 00
Deduct policies decreased and ceased to be in force.....	2,540	7,227,599 00

Total Policies in force at the end of the year.....	20,043	\$58,438,077 00
---	--------	-----------------

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	13,718	\$41,509,936 00
Endowment policies.....	2,863	7,492,207 00
All other policies.....	3,462	9,346,708 00
Reversionary additions.....	.....	89,226 00

Policies in force at the end of the year.....	20,043	\$58,438,077 00
---	--------	-----------------

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	258	\$776,042 00
By expiry.....	134	256,205 00
By surrender.....	587	1,802,184 00
By lapse.....	1,223	3,368,036 00
By change and decrease.....	.....	44,000 00
Not taken.....	338	981,132 00
Totals.....	2,540	\$7,227,599 00

*Business in New Jersey during 1877:*

	Number,	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	346	\$967,998 00
Policies on the lives of citizens of New Jersey issued during the year.....	16	35,500 00
Total.....	362	\$1,003,498 00
Deduct policies ceased to be in force during the year.....	10	27,500 00
Policies in force in New Jersey December 31, 1877 ..	352	\$975,998 00

1877.]

## COMPANIES.

73

	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	4	\$15,000 00
Total .....	4	\$15,000 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	4	\$15,000 00

Premiums collected or secured in New Jersey during the year without any deduction for losses, dividends, commissions or other expenses.....	\$32,344 19
---	-------------

## NEW YORK LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Organized 1845.

Commenced business 1845.

MORRIS FRANKLIN, *President*.WILLIAM H. BEERS, *Actuary*.

## I. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$5,567,346 82
Cash received for annuities.....	226,602 40
Total .....	\$5,793,949 22
Deduct amount paid for reinsurance.....	71,685 13
Total premium income.....	\$5,722,264 09
Interest on mortgage loans.....	1,015,509 65
Interest on bonds and dividends on stock.....	682,034 81
Interest on premium notes, loans or liens.....	57,767 52
Interest on other debts due the Company.....	45,307 44
Rents from Company's property.....	51,501 08
Total Income during the year.....	\$7,574,384 59
Balance of net or ledger assets December 31, 1876.....	31,872,616 97
Total .....	\$39,447,001 56

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$1,667,304 88	
Premium notes, loans or liens used in payment of the same.....	17,223 51	
Cash paid for matured endowments and additions.....	184,760 54	
Premium notes, loans or liens used in payment of same.....	399 58	
Total.....	\$1,869,788 51	
Deduct amount received for losses or claims on policies of this Company re-insured.....	46,500 00	
Total amount actually paid.....		\$1,823,288 51
Cash paid to annuitants.....		122,633 73
Cash paid for surrendered policies.....		928,100 76
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....		52,810 85
Cash dividends paid to policyholders.....		1,420,546 87
Premium notes and loans used in payment of dividends.....		20,388 88
Total paid policyholders.....	\$4,367,769 60	
Paid for commissions to agents.....		358,861 34
Paid for salaries and traveling expenses of agents.....		50,000 00
Paid for medical examiners' fees.....		38,512 97
Paid for salaries and other compensation of officers and other office employees.....		180,347 05
Paid for taxes, licenses, fines and fees.....		59,697 58
Paid for advertising.....		81,835 56
Paid for the following items, viz.: Office, law and agency expenses, Reduction of premium on stocks and bonds.....		263,297 43
Deduct for depreciation of real estate.....		223,142 72
Total miscellaneous expenses.....	\$1,505,694 65	
Total Disbursements during the year.....		\$5,873,464 25
Balance December 31, 1877.....		\$33,573,537 31

Invested in the following:

## IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$3,600,268 07
Loan secured by mortgages of real estate, first liens.....	15,379,202 23
Premium notes and loans on policies in force, the reserves in excess of all indebtedness.....	695,234 74

*Stocks, Bonds, etc., owned by the Company:*

	Cost value.	Market value.
Merchants Bank stock.....	\$15,758 75	\$15,960 00
Bank of America stock.....	8,484 00	10,626 00
Bank of Republic stock.....	935 00	955 00
American Exchange Bank stock.....	10,125 00	10,600 00
Metropolitan Bank stock.....	3,753 75	4,736 00
Del. and Hudson Canal Co. stock.....	33,680 00	33,680 00
N. Y. C. and H. R. R. bonds.....	1,019,382 50	1,182,500 00
N. Y. and Harlem R. R. bonds.....	1,074,075 00	1,178,333 33
Del. and Hudson Canal Co. bonds.....	250,000 00	250,000 00
Eastchester bonds.....	31,390 00	31,665 00
Brooklyn City bonds.....	1,655,919 80	1,691,730 00
Flushing Water bonds.....	77,600 00	80,000 00
Rensselaer and Sar. R. R. bonds.....	9,519 92	10,085 00
Jersey City bonds.....	551,425 00	553,830 00
Yonkers Town bonds.....	178,479 16	190,850 00
United States bonds.....	4,440,938 75	4,499,290 00
New York City and County bonds.....	2,885,737 35	2,977,122 50
Newark City bonds.....	300,975 00	300,975 00
Richmond City bonds.....	56,250 00	59,000 00
Georgia bonds.....	2,730 00	3,780 00
Alabama bonds.....	15,840 00	20,400 00
South Carolina bonds.....	9,200 00	15,812 50
Mississippi warrants.....	15,285 71	20,000 00
Missouri bonds.....	104,000 00	104,000 00
Buffalo City bonds.....	126,500 00	126,500 00
Tennessee bonds.....	7,600 00	7,600 00
Total (carried out at cost value).....	\$12,875,584 69	\$13,379,930 00

12,875,584 69

1877.]

## COMPANIES.

75

Cash in company's office, \$14,929.42; cash deposited in bank, \$1,- 201,372.19; total.....	\$1,216,301 61
Agents' ledger balances.....	56,945 97
Total net or ledger assets as per balance.....	\$33,823,537 31
Deduct depreciation from cost of assets.....	250,000 00
Total net or ledger assets less depreciation.....	\$33,573,537 31

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$222,447 53
Bonds and stocks owned.....	60,936 17
Premium notes, loans or liens.....	22,540 84
Rents due and accrued on Company's property or lease.....	9,970 81
Market value of bonds and stocks over cost.....	504,345 64
Gross premiums due and unreported on policies in force.....	\$167,183 37
Gross deferred premiums on policies in force.....	396,289 26
Total.....	\$563,472 63
Deduct the loading on above gross amount (20 per cent).....	112,694 53
Net amount of all uncollected and deferred premiums.....	450,778 10
Total of other assets.....	\$1,271,019 09
Total assets.....	\$34,844,556 40
Deduct items not admitted.....	56,945 97
Total admitted Assets.....	\$34,787,610 43

*Items not Admitted :*

Agents' balances.....	\$56,945 97
-----------------------	-------------

## IV. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the Connecticut Insurance De- partment, according to the American Experience Table of Mor- tality, with 4½ per cent. interest.....	\$28,187,898 00
Deduct net value of risks reinsured.....	153,517 00
Net reinsurance reserve.....	\$28,034,381 00
Claims for death losses and matured endowments not due.....	\$417,867 32
Claims for death losses and other policy claims resisted.....	43,100 00
Total policy claims.....	460,967 32
Amount of any other liability of the Company, viz.: Premiums paid in advance.....	17,420 91
Liabilities on policyholders' account.....	\$28,512,769 23
Gross surplus on policyholders' account.....	6,274,841 20
Total Liabilities.....	\$34,787,610 43

Estimated surplus (included above) accrued on Tontine or other policies where the profits are specially reserved for that class of policies.....	\$792,302 22
--	--------------

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$781,585 39
Premium notes, loans or liens received during the year.....	19,692 61
Total.....	\$801,278 00

Deductions during the year, as follows, viz.: Notes, loans or liens used in—

Payment of losses or claims.....	\$17,723 09
Purchase of surrendered policies and canceled by lapse.....	52,810 85
Payment of dividends to policyholders.....	20,388 88
Redeemed by maker in cash.....	15,120 44

Total reduction of premium note account..... \$106,043 26

Balance of note assets at end of the year..... \$695,234 74

#### VI. EXHIBIT OF POLICIES.

##### NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

##### *Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies .....	36,437	\$105,441,392 00
Endowment policies.....	8,728	20,051,534 00
All other policies.....	256	77,590 00
Reversionary additions .....		2,177,957 00

##### *New policies issued during the year:*

Whole life policies.....	5,175	14,852,003 00
Endowment policies.....	1,219	3,613,237 00
All other policies.....	136	25,500 00

##### *Old policies revived during the year:*

Whole life policies.....	64	188,730 00
Endowment policies .....	3	3,500 00

##### *Old policies increased in amount:*

Whole life policies.....		27,500 00
Endowment policies.....		38,737 00

##### *Additions by dividends during the year:*

Reversionary .....		1,407,432 00
Total number and amount.....	52,018	\$147,905,112 00
Deduct policies decreased and ceased to be in force.....	6,413	20,003,225 00
Total policies in force at the end of the year.....	45,605	\$127,901,887 00

##### *Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	36,374	\$104,896,249 00
Endowment policies.....	8,854	20,594,511 00
All other policies.....	377	93,590 00
Reversionary additions.....		2,317,537 00
Policies in force at the end of the year.....	45,605	\$127,901,887 00



Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	566	\$1,690,136 00
By expiry.....	69	187,162 00
By surrender.....	1,949	6,893,242 00
By lapse .....	3,089	8,063,799 00
By change and decrease.....	.....	503,815 00
Not taken.....	740	2,665,071 00
Totals.....	6,413	\$20,003,225 00

Business in the State of New Jersey during 1877 :

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	1,149	\$2,991,445 00
Policies on the lives of citizens of New Jersey issued during the year.....	176	458,630 00
Total .....	1,325	\$3,450,075 00
Deduct policies ceased to be in force during the year.....	171	459,195 00
Policies in force in New Jersey December 31, 1877...	1,154	\$2,990,880 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid December 31 of previous year.....	2	\$1,495 00
Losses and claims on policies in New Jersey incurred during the year.....	17	40,769 00
Total.....	19	\$42,264 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	17	\$39,495 00

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions, or other expenses (estimated),..... Not given.

# NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated March, 1857.

Commenced business November 25, 1858.

H. L. PALMER, *President.*

WILLARD MERRILL, *Secretary.*

## I. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$1,491,995 39	
Notes and loans taken for premiums.....	523,472 24	
Premiums paid by dividends, including reconverted additions. \$203,741.21; by surrendered policies, \$73,132.51.....	276,873 72	
Total premium income (new, \$282,687.01; renewal, \$2,009,- 654.34) .....		\$2,292,341 35
Interest upon mortgage loans.....		1,070,679 93
Interest on bonds owned and dividends on stock.....		27,102 54
Interest on premium notes, loans or liens.....		276,520 41
Interest on other debts due the Company.....		36,970 18
Discount on claims paid in advance.....		20 80.
Rents from Company's property.....		7,451 90
Total income during the year.....		\$3,711,087 11
Net ledger assets December 31, 1877.....		17,177,137 54
Total .....		<u>\$20,888,224 65</u>

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$710,239 02	
Premium notes and loans used in payment of the same.....	53,645 84	
Cash paid for matured endowments and additions.....	320,453 93	
Premium notes and loans used in payment of the same.....	98,242 06	
Total amount actually paid.....		\$1,182,580 82
Cash paid for surrendered policies.....		401,710 92
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....		353,497 15
Cash surrender values, including reconverted additions applied in payment of premiums.....		74,151 84
Cash dividends paid to policyholders (applied in payment of pre- miums, interest and tax, \$253,679.54).....		312,906 46
Premium notes and loans used in payment of dividends.....		566,820 38
Total paid policyholders.....	\$2,891,667 57	
Paid for commissions to agents.....		145,571 22
Paid for salaries and traveling expenses of agents.....		46,584 36
Paid for medical examiners' fees.....		10,141 43
Paid for salaries and other compensation of officers and other office employees.....		109,763 33
Paid for taxes, fines and fees.....		25,168 13
Paid for rent, less \$518 received under sub-lease.....		9,514 64
Paid for commuting commissions.....		13,520 00

Paid for furniture and fixtures and safes for home and agency offices.....	\$1,417 89
Paid for advertising .....	13,259 16
Paid for the following items, viz. : Supplies and express, \$13,906.35; law, loan and claim expenses and official examinations and appraisals, \$43,201.99; pay and expenses of trustees and executive committee, \$8,293.82; postage and exchange, \$15,707.88; other expenses, \$8,773.70.....	89,883 74
Debit balance, profit and loss.....	14,979 85
Total miscellaneous expenses.....	\$479,803 75

Total disbursements during the year.....	\$3,371,471 32
--	----------------

Balance December 31, 1877.....	\$17,516,753 33
--------------------------------	-----------------

Invested in the following:

### III. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$868,189 58
Loans secured by mortgages on real estate, first liens.....	12,308,252 83
Premium notes and loans on policies in force.....	3,262,958 39

#### *Stocks, Bonds, etc., owned by the Company:*

	Market value.	Cost value.
United States bonds.....	\$595,924 14	\$582,076 65
Missouri State bonds.....	53,750 00	52,497 50
Kansas City, Mo., bonds.....	75,810 40	71,250 00
Green Bay City, Wis., bonds.....	22,165 64	21,892 00
Town of Gale, Trempealeau Co., Wis., bonds.....	5,436 99	5,000 00
Total (carried out at cost value).....	\$753,087 17	\$732,716 15

Cash in Company's office, \$106,482.62; deposited in bank, \$158,195.99 .....	732,716 15
Bills receivable, \$14,761.54; agents' ledger balances, \$57,696.23.....	264,678 61
Office furniture.....	72,457 77
	7,500 00

Total net or ledger assets as per balance.....	\$17,516,753 33
Deduct depreciation from cost of assets.....	189,328 00

Total net or ledger assets, less depreciation.....	\$17,327,425 33
--	-----------------

#### *Other Assets:*

Interest due and accrued on bonds and mortgages.....	\$479,727 90
Bonds and stocks owned.....	16,824 67
Premium notes loans or liens.....	118,904 11
Rents due and accrued on Company's property or lease.....	395 84
Market value of bonds and stocks over cost.....	3,546 35
Gross premiums due and unreported on policies.....	\$81,973 00
Gross deferred premiums on policies in force.....	219,937 25
Total.....	\$301,910 25
Deduct average loading on above gross amount (25 per cent.).....	75,477 55

Net amount of uncollected and deferred premiums.....	226,432 70
--	------------

Total of other assets.....	\$845,831 57
----------------------------	--------------

Total assets.....	\$18,173,256 90
-------------------	-----------------

Deduct items not admitted.....	\$79,957 77
Total admitted Assets.....	<u>\$18,093,299 13</u>

*Items not admitted:*

Furniture, fixtures and safe.....	\$7,500 00
Agents' balances and other ledger accounts.....	57,096 23
Bills receivable.....	14,761 54
Total items not admitted.....	<u>\$79,957 77</u>

## IV. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the Wisconsin State Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....		\$14,092,201 00
Claims for death losses and matured endowments not due.....	\$150,208 09	\$14,092,201 00
Claims for death losses and other policy claims resisted.....	48,500 00	
Total policy claims.....		198,708 09
Dividends of surplus or other description of profits due policyholders .....		5,000 00
Amount of any other liability of the Company, viz.: Premiums paid in advance, \$14,885.29; accrued commissions, \$2,500; reserve on lapsed policies, \$15,322.....		32,707 29
Total liabilities on policyholders' account.....		<u>\$14,328,616 38</u>
Gross surplus on policyholders' account.....		3,764,682 75
Total Liabilities.....		<u>\$18,093,299 13</u>

## V PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year.....	\$3,825,551 16	
Premium notes, loans or liens, received during the year.....	537,370 88	
Total .....		\$4,362,922 04
Deductions during the year as follows, viz.: Notes, loans or liens—		
Used in payment of losses or claims.....	\$151,887 87	
Used in purchase of surrendered policies and canceled by lapse.....	353,497 15	
Used in payment of dividends to policyholders.....	566,820 38	
Redeemed by maker in cash.....	27,758 25	
Total reduction on premium note account.....		1,099,963 65
Balance note assets at end of the year.....		<u>\$3,262,958 39</u>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	26,985	\$53,026,057 00
Endowment policies .....	8,781	12,941,093 00
All other policies.....	690	1,526,041 00

*New policies issued during the year :*

	Number.	Amount.
Whole life policies .....	3,149	\$7,021,763 00
Endowment policies.....	376	605,370 00
All other policies.....	125	232,409 00

*Old policies revived during the year :*

Whole life policies.....	327	738,463 00
Endowment policies .....	81	125,047 00
All other policies.....	5	6,000 00

*Old policies increased in amount :*

Whole life policies.....	3	.....
Endowment policies .....	11	.....
All other policies.....	1	2,439 00

*Additions by dividends during the year :*

Whole life policies.....	.....	24,160 00
Endowment policies .....	.....	7,457 00
All other policies .....	.....	503,156 00

Total number and amount.....	40,534	\$76,759,455 00
Deduct policies decreased and ceased to be in force.....	5,768	12,342,608 00

Total Policies in force at the end of the year.....	34,766	\$64,416,847 00
---	--------	-----------------

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	26,099	\$50,839,129 00
Endowment policies .....	7,990	11,779,167 00
All other policies.....	677	1,798,551 00

Policies in force at the end of the year .....	34,766	\$64,416,847 00
--	--------	-----------------

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	373	\$719,441 00
By expiry.....	323	568,387 00
By surrender.....	1,456	2,592,574 00
By lapse.....	3,196	6,785,877 00
By change and decrease.....	.....	610,867 00
Not taken .....	420	1,065,462 00
Totals.....	5,768	\$12,342,608 00



*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	110	\$215,038 00
Policies on the lives of citizens of New Jersey issued during the year.....	11	54,000 00
Total .....	121	\$269,038 00
Deduct policies ceased to be in force during the year.....	8	36,271 00
Policies in force in New Jersey December 31, 1877...	113	\$232,767 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid December 31 of previous year.....	1	\$5,000 00
Losses and claims on policies in New Jersey incurred during the year.....	2	16,000 00
Total.....	3	\$21,000 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	2	\$6,000 00

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses: Cash, \$6,697.65; notes or credits, \$1,506.65; total.....	\$8,204 30
---	------------

---

## PENN MUTUAL LIFE INSURANCE COMPANY.

---

PHILADELPHIA, PA.

Incorporated February 24, 1847.

Commenced business May 25, 1847.

SAMUEL C. HUEY, *President.*

HENRY AUSTIE, *Secretary.*

### I. INCOME DURING 1877.

Cash received for premiums without deductions.....	\$1,028,867 34
Notes and loans taken for premiums.....	146,524 69
Total.....	\$1,175,392 03
Deduct amount paid for reinsurance.....	16,237 72
Total premium income.....	\$1,159,154 31

Interest on mortgage loans.....	\$169,625 04
Interest on bonds and dividends on stock.....	140,992 33
Interest on premium notes, loans or liens.....	42,635 18
Interest on other debts due the Company.....	12,338 80
Interest on deposits.....	3,315 65
Rents from Company's property.....	9,708 75
Cash, \$4,254.74, and notes, \$144.26, other than premiums received from other companies for assuming or reinsuring their risks.....	4,399 00
<b>Total Income during the year.....</b>	<b>\$1,542,169 06</b>
Balance of net or ledger assets December 31, 1876.....	5,582,867 59
<b>Total.....</b>	<b>\$7,125,036 65</b>

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$338,927 39
Premium notes and loans used in payment of the same.....	15,280 50
Cash paid for matured endowments and additions.....	23,944 98
Premium notes and loans used in payment of the same.....	1,255 02
<b>Total amount actually paid.....</b>	<b>\$379,407 89</b>
Cash paid for surrendered policies and return premiums .....	133,853 55
Premium notes and loans used in purchase of surrendered policies and voided by lapse.....	69,424 30
Cash dividends paid to policyholders.....	156,374 40
Premium notes and loans used in payment of dividends.....	74,578 80
<b>Total paid policyholders.....</b>	<b>\$813,638 94</b>
Paid for commissions to agents.....	77,723 62
Paid for salaries and traveling expenses of agents.....	24,782 86
Paid for medical examiners' fees.....	10,533 44
Paid for salaries and other compensation of officers and other office employees.....	35,256 67
Paid for taxes in State where organized, \$7,038.60; taxes, licenses, fines and fees in other States, \$9,655.26.....	16,693 86
Paid for rent .....	7,297 09
Paid for commuting commissions.....	3,829 02
Cash agency expenses, including old balances charged off.....	27,342 37
Paid for furniture and fixtures and safes for home and agency offices in previous years charged off.....	4,494 82
Paid for advertising.....	15,976 73
Paid for the following items, viz.: Legal expenses, printing, stationery, office expenses, etc.....	23,964 01
<b>Total miscellaneous expenses.....</b>	<b>\$247,894 49</b>
<b>Total Disbursements during the year.....</b>	<b>\$1,061,533 43</b>
Balance December 31, 1877.....	\$6,063,503 22

Invested in the following:

## III. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$367,036 01
Loans secured by mortgages on real estate, first liens.....	2,484,121 17

*Loans on Stock Collaterals:*

	Par value.	Market value.	Amount loaned.
Philadelphia City bonds.....	\$65,000 00	\$72,800 00	\$50,561 35
Bonds and mortgages.....			189,126 36
Total amount.....			\$239,687 71

\$239,687 71

Loans made in cash to policyholders on the Company's policies..... 55,971 11

Premium notes and loans on policies in force, the reserves in excess of all indebtedness..... 710,558 78

*Stocks, Bonds, etc., owned by the Company:*

	Cost value.	Market value.
United States bonds.....	\$60,482 67	\$63,118 37
Harrisburg Water Loan bonds.....	50,150 06	59,000 00
Allegheny 5 per cent. loan.....	9,000 00	10,800 00
Louisville bonds.....	140,812 50	153,000 00
Louisville and Nashville R. R. bonds.....	7,141 40	10,000 00
Pennsylvania R. R. Genl. Mortgage and Reg. bonds...	100,150 00	115,010 00
Reading R. R. Genl. Mortgage and Reg. bonds.....	103,000 00	106,375 00
St. Louis bonds.....	25,020 00	30,000 00
Canton City Water bonds.....	30,000 00	33,000 00
Lehigh Valley R. R. bonds.....	50,000 00	57,000 00
United Canal and R. R. bonds.....	46,250 00	51,250 00
West Chester R. R. bonds.....	75,127 60	84,000 00
North Pennsylvania R. R. bonds.....	103,625 00	111,775 00
Susquehanna Canal Priority bonds.....	48,000 00	48,000 00
American Steamship Company bonds .....	25,000 00	18,750 00
Stony Creek R. R. bonds.....	49,000 00	49,000 00
Phoenix Iron Co. bonds.....	49,500 00	47,500 00
Del. and Bound Brook R. R. bonds.....	100,000 00	97,000 00
Illinois and St. Louis R. R. bonds.....	100,000 00	100,000 00
Masonic Redemption loan.....	100,000 00	108,000 00
Northern Central R. R. stock.....	21,923 25	8,250 00
Western National Bank stock.....	6,862 50	6,750 00
Commercial National Bank stock.....	11,035 25	11,599 50
Girard National Bank stock.....	2,000 00	2,950 00
Corn Exchange National Bank stock.....	5,000 00	5,700 00
Mechanics Bank, St. Louis, stock.....	4,950 50	5,000 00
Delaware Mutual Ins. Co. stock.....	6,250 00	7,250 00
Girard Life Ins. Annuity and Trust Co. stock .....	5,575 38	10,600 00
Bank of North America stock.....	10,168 00	19,000 00
Railway Passengers' Assurance Co. stock.....	52,500 00	57,750 00
Philadelphia City warrants.....	11,914 88	11,914 88
Totals (carried out at cost value).....	\$2,000,448 98	\$2,069,342 75

2,000,448 93

Cash in Company's office, \$477.96; deposited in banks, \$172,896.67 173,374 63

Bills receivable, \$1,013.22; agents' ledger balances, \$21,291.06..... 22,304 28

Furniture at office and agencies..... 10,000 00

Total net or ledger assets as per balance..... \$6,063,503 22

Deduct depreciation from cost of assets and real estate..... 45,032 61

Total net or ledger assets less depreciation..... \$6,018,470 61

*Other Assets:*

Interest due and accrued on bonds and mortgages..... \$68,085 49

Bonds and stocks owned..... 11,804 97

Collateral loans..... 3,815 07

Rents due and accrued on Company property or lease..... 4,431 85

Market value of bonds and stocks over cost..... 68,893 82

Gross premiums due and unreported on policies in force..... \$68,084 13

Gross deferred premiums on policies in force..... 55,706 17

Total..... \$123,790 30

Deduct average loading on above gross amount (20 per cent)..... 24,758 00

Net amount of uncollected and deferred premiums..... 99,032 30

Total of other assets..... \$256,063 50

Total assets..... \$6,274,534 11

1877.]

## COMPANIES.

85

Deduct items not admitted.....	\$32,304 28
Total admitted Assets.....	<u>\$6,242,229 83</u>

*Items not admitted :*

Furniture, fixtures and safes.....	\$10,000 00
Agents' balances.....	21,291 06
Bills receivable.....	1,013 22
Total items not admitted .....	<u>\$32,304 28</u>

## IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the Pennsylvania State Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$4,898,470 00	\$4,898,470 00
Claims for death losses, and matured endowments not due.....	\$99,859 61	
Claims for death losses and other policy claims resisted.....	13,500 00	
Total policy claims .....		113,359 61
Dividends of surplus, or other description of profits due policyholders .....		13,710 19
Amount of any other liability of the Company, viz.: Premiums paid in advance, \$6,898.96; accumulations on endowments, \$14,107.50.....		21,006 46
Liabilities on policyholders' account.....	\$5,046,546 26	
Gross surplus on policyholders' account.....	1,195,683 57	
Total Liabilities .....		<u>\$6,242,229 83</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$722,384 35	
Premium notes, loans or liens received during the year.....	152,575 61	
Total .....		\$874,959 96
Deductions during the year, as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims.....	\$16,535 52	
Purchase of surrendered policies and canceled by lapse.....	69,424 30	
Payment of dividends to policyholders.....	74,578 80	
Redeemed by maker in cash.....	3,862 56	
Total reduction of premium note account.....		164,401 18
Balance of note assets at end of the year.....		<u>\$710,558 78</u>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	8,313	\$25,746,921 00
Endowment policies.....	2,329	5,283,547 00
All other policies.....	1	5,000 00
Reversionary additions.....		17,833 00

*New policies issued during the year :*

	Number.	Amount.
Whole life policies.....	1,483	\$3,939,703 00
Endowment policies.....	493	1,182,983 00
All other policies.....	1	2,000 00
Reversionary additions.....	.....	8,360 00

*Old policies revived during the year :*

Whole life policies.....	43	62,166 00
Endowment policies.....	148	54,862 00
All other policies.....	10	45,000 00
Reversionary additions.....	.....	322 00

*Old policies increased in amount :*

Whole life policies.....	2	10,094 00
Endowment policies.....	7	22,406 00
All other policies.....	15	42,000 00

*Additions by dividends during the year :*

Whole life policies.....	.....	1,002 00
Endowment policies.....	.....	943 00
Total number and amount.....	12,845	\$36,425,142 00
Deduct policies decreased and ceased to be in force.....	1,940	5,668,070 00
Total Policies in force at the end of the year.....	10,905	\$30,757,072 00

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	8,404	\$25,507,424 00
Endowment policies.....	2,479	5,157,295 00
All other policies.....	22	68,500 00
Reversionary additions.....	.....	23,853 00
Policies in force at the end of the year.....	10,905	\$30,757,072 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	136	\$370,354 00
By expiry.....	10	43,700 00
By surrender.....	334	1,003,301 00
By lapse.....	1,152	3,095,573 00
By change and decrease.....	25	320,292 00
Not taken.....	283	834,850 00
Totals.....	1,940	\$5,668,070 00



*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force		
December 31 of previous year.....	80	\$202,700 00
Policies on the lives of citizens of New Jersey issued during the year.....	37	121,500 00
Total .....	117	\$324,200 00
Deduct policies ceased to be in force during the year .....	31	88,500 00
Policies in force in New Jersey December 31, 1877...	86	\$235,700 00
<hr/>		
	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	1	\$1,040 00
<hr/>		
Premiums collected or secured, in cash, in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses: Cash, \$6,342.21 ; notes or credits, \$438.07 ; total..		\$6,780 28

---

## PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

---

### HARTFORD, CONN.

Incorporated May, 1851.

Commenced business May, 1851.

AARON C. GOODMAN, *President.*JOHN M. HOLCOMBE, *Secretary.*

#### I. CAPITAL.

Capital actually paid in, \$100,000.

#### II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$1,415,392 16
Notes and loans taken for premiums.....	166,178 32
Total.....	\$1,581,570 48
Deduct amount paid for reinsurance.....	2,466 66
Total premium income.....	\$1,579,103 82
Interest on mortgage loans.....	395,002 97
Interest on bonds and dividends on stocks.....	27,876 50
Interest on premium notes, loans or liens.....	175,118 20

Interest on other debts due the Company.....	\$7,826 20
Rent from Company's property.....	2,043 93
Profits on bonds, stocks or gold sold.....	2,635 30
Total income during the year.....	\$2,189,606 92
Balance of net or ledger assets December 31, 1876.....	10,521,298 33
Total.....	\$12,710,905 25

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$657,936 09
Premium notes and loans used in payment of the same.....	57,609 76
Cash paid for matured endowments and additions.....	31,558 61
Premium notes and loans used in payment of the same.....	6,744 39
Total amount actually paid.....	\$753,848 85
Cash paid for surrendered policies.....	82,885 22
Premium notes and loans used in purchase of surrendered policies, and voided by lapse..	378,156 27
Cash surrender values, including reconverted additions applied in payment of premiums.....	54,101 69
Cash dividends paid to policyholders (applied in payment of premiums).....	282,374 74
Premium notes and loans used in payment of dividends.....	53,606 42
Total paid policyholders.....	\$1,604,973.19
Paid stockholders for interest or dividends.....	6,000 00
Paid for commissions to agents.....	97,898 06
Paid for salaries and traveling expenses of agents.....	60,474 04
Paid for medical examiners' fees.....	6,490 91
Paid for salaries, and other compensation of officers and other office employees .....	45,771 94
Paid for United States taxes, \$58.46; taxes in State where organized, \$51,780.93; taxes, licenses, fines and fees in other States, \$12,838.72.....	64,678 11
Paid for rent.....	10,556 64
Paid for advertising.....	4,442 37
Paid for the following items, viz.: Books, blanks, stationery, exchange, stamps, legal and loss expenses and profit and loss.....	120,425 03
Total miscellaneous expenses.....	\$416,737.10
Total disbursements during the year.....	\$2,021,710 29
Balance December 31, 1877.....	\$10,689,194 96

Invested in the following:

## IV. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$367,758 00
Loans secured by mortgages on real estate, first liens.....	6,699,332 50

*Loans on Stock Collaterals:*

	Par value.	Market value.	Amount loaned.
Quincy, Pacific and Missouri R. R. Co. guaranteed bonds.....	\$50,000 00	\$35,000 00	\$35,000 00
Assignment of mortgage notes.....	1,200 00	1,200 00	1,050 00
Total amount.....	\$51,200 00	\$36,200 00	\$36,050 00

Premium notes and loans on policies in force.....	36,050 00
	2,646,819 13

*Stocks, Bonds, etc., owned by the Company :*

	Cost value.	Market value.
United States bonds.....	\$264,160 00	\$259,037 50
West Middle School District, Hartford, bonds.....	107,500 00	107,500 00
Indiana Central R. R. bonds.....	7,600 00	8,000 00
Valley Falls Township bonds.....	14,835 00	14,835 00
Mattoon City bonds.....	37,870 00	39,000 00
Trustees' certificates, So. Minn. R. R. bonds.....	35,000 00	10,000 00
Benton Harbor and St. Joseph School bonds.....	12,000 00	12,000 00
Charter Oak National Bank, Hartford, stock.....	19,662 00	25,400 00
First National Bank, Hartford, stock.....	22,255 00	19,000 00
Etna National Bank, Hartford, stock.....	3,500 00	4,235 00
Mercantile National Bank, Hartford, stock.....	6,950 00	11,500 00
American National Bank, Hartford, stock.....	21,293 00	26,000 00
Farmers and Mechanics Nat. Bank, Hartford, stock.....	5,390 00	5,537 00
Phoenix National Bank, Hartford, stock.....	26,000 00	30,800 00
First National Bank, Massillon, O., stock.....	10,000 00	12,000 00
Toledo National Bank, Toledo, O., stock.....	9,960 00	9,960 00
U. S. Trust Co., Hartford, stock.....	5,000 00	5,000 00
Hartford City Gas-light Co., stock.....	7,350 00	14,200 00
Security Co., Hartford, stock.....	10,000 00	10,000 00
Total (carried out at cost value).....	\$626,425 00	\$624,004 50

	\$626,425 00
Cash in Company's office, \$1,254.38 ; deposited in banks, \$240,242.04	241,496 42
Bills receivable, \$48,129.43 ; agents' ledger balances, \$23,184.48.....	71,313 91

Total net or ledger assets, as per balance.....	\$10,689,194 96
Deduct depreciation from cost of assets.....	2,420 50

Total net or ledger assets less depreciation.....	\$10,686,774 46
---	-----------------

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$258,541 09
Bonds and stocks owned .....	5,401 94
Gross premiums due and unreported on policies in force.....	\$18,054 19
Gross deferred premiums on policies in force.....	68,037 58
Total.....	\$86,091 77
Deduct average loading on above gross amount (20 per cent.).....	17,218 35
Net amount of uncollected and deferred premiums.....	68,873 42
Furniture, fixtures and safes.....	9,805 64
Total of other assets.....	\$342,622 09
Total assets.....	\$11,029,396 55
Deduct items not admitted.....	81,119 55
Total admitted Assets.....	\$10,948,277 00

*Items not admitted :*

Furniture, fixtures and safes.....	\$9,805 64
Agents' balances.....	23,184 48
Bills receivable.....	48,129 43
Total items not admitted.....	\$81,119 55

## V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest .....	\$9,585,382 00
Deduct net value of risks reinsured.....	3,867 00
Net reinsurance reserve.....	\$9,581,525 00

Claims for death losses, and matured endowments not due.....	\$268,574 00	
Claims for death losses and other policy claims resisted.....	60,500 00	
Total policy claims.....		\$329,074 00
Amount due on account of salaries, rents and office expenses.....		2,501 59
Premiums paid in advance.....		42,614 04
Amount of any other liability of the Company, viz.: Special reserve.....		50,000 00
Liabilities on policyholders' account.....	\$10,005,714 63	
Gross surplus on policyholders' account.....	942,562 37	
Total Liabilities.....	\$10,948,277 00	

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$2,982,685 00	
Premium notes, loans or liens received during the year.....	166,178 32	
Total .....		\$3,148,863 32
Deductions during the year, as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims .....	\$64,354 15	
Purchase of surrendered policies and canceled by lapse.....	378,156 27	
Payment of dividends to policyholders.....	53,606 42	
Redeemed by maker in cash.....	5,927 35	
Total reduction of premium note account.....		502,044 19
Balance of note assets at end of the year.....	\$2,646,819 13	

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	20,481	\$43,060,677 00
Endowment policies.....	7,270	9,112,256 00
All other policies.....	24	56,500 00
Reversionary additions.....		114,549 00

*New policies issued during the year:*

Whole life policies.....	2,461	2,892,395 00
Endowment policies.....	623	524,922 00
All other policies.....	122	228,800 00

*Old policies revived during the year:*

Whole life policies.....	170	351,767 00
Endowment policies.....	73	94,221 00

*Old policies increased in amount:*

Whole life policies.....	1,000 00
--------------------------	----------

*Additions by dividends during the year :*

	Number.	Amount.
Reversionary .....	.....	\$6,505 00
Total number and amount.....	31,224	\$56,443,592 00
Deduct policies decreased and ceased to be in force.....	5,745	12,544,626 00
Total Policies in force at the end of the year.....	25,479	\$43,898,966 00

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	18,644	\$35,702,316 00
Endowment policies .....	6,759	7,931,796 00
All other policies.....	76	143,800 00
Reversionary additions.....	.....	121,054 00
Policies in force at the end of the year.....	25,479	\$43,898,966 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	354	\$767,820 00
By expiry .....	29	38,503 00
By surrender.....	445	975,234 00
By lapse.....	2,749	5,642,777 00
By change and decrease.....	1,637	4,321,060 00
Not taken.....	531	799,232 00
Totals.....	5,745	\$12,544,626 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	584	\$1,227,413 00
Policies on the lives of citizens of New Jersey issued dur- ing the year.....	55	64,020 00
Total.....	639	\$1,291,433 00
Deduct policies ceased to be in force during the year.....	118	227,419 00
Policies in force in New Jersey December 31, 1877 ...	521	\$1,064,014 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid De- cember 31 of previous year.....	3	\$9,000 00
Losses and claims on policies in New Jersey incurred dur- ing the year.....	7	15,977 00
Total.....	10	\$24,977 00



	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	8	\$11,877 00
Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$21,200.61; notes or credits, \$1,303.00; total.....		\$22,503 61

## PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

Incorporated March 22, 1865.

Commenced business July 29, 1865.

SAMUEL R. SHIPLEY, *President.*

ROWLAND PARRY, *Secretary.*

### I. CAPITAL.

Capital actually paid in, \$500,000.

### II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$636,221 31
Notes and loans taken for premiums.....	9,989 98
Premiums paid by dividends, including reconverted additions \$5,304.64.....	120,430 60
Cash received for annuities.....	2,964 00
Total premium income.....	\$769,605 89
Interest on mortgage loans.....	56,473 03
Interest on bonds and dividends on stock.....	91,757 69
Interest on premium notes, loans or liens.....	6,277 29
Interest on other debts due the Company.....	2,468 00
Discount on claims paid in advance.....	120 00
Rents from Company's property.....	7,694 91
Total income during the year.....	\$934,396 81
Balance of net or ledger assets December 31, 1876.....	3,444,319 26
Total.....	\$4,378,716 07

### III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$166,818 00
Cash paid for matured endowments and additions.....	10,238 16
Total amount actually paid.....	\$177,056 16

Cash paid to annuitants.....	\$5,484 11
Cash paid for surrendered policies.....	53,502 23
Premium notes and loans used in purchase of surrendered policies and voided by lapse.....	6,853 47
Cash surrender values, including reconverted additions applied in payment of premiums.....	5,304 64
Cash dividends paid to policyholders (applied in payment of pre- miums, \$112,958.98).....	115,125 96
Premium notes and loans used in payment of dividends.....	11,035 12
Total paid policyholders.....	\$374,361 69
Paid for commissions to agents.....	47,692 79
Paid for salaries and traveling expenses of agents.....	16,080 69
Paid for medical examiners' fees.....	3,698 29
Paid for salaries and other compensation of officers and other office employees.....	35,154 06
Paid for taxes in State where organized, \$3,438.00; taxes, licenses, fines and fees in other States, \$4,427.55.....	7,865 55
Paid for rent.....	1,205 68
Paid for furniture and fixtures and safes for home and agency offices, Paid for advertising.....	1,080 56 3,181 99
Paid for the following items, viz.: Printing, postage, stationery and sundries.....	9,282 75
Total miscellaneons expenses.....	\$125,242 36
Total disbursements during the year.....	\$499,604 05
Balance December 31, 1877.....	\$3,879,112 02

Invested in the following:

IV. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$306,940 84
Loans secured by mortgages on real estate, first liens.....	1,009,549 81

Loans on Stock Collaterals:

	Par value.	Market value.	Amount loaned.
State of Pennsylvania bonds.....	\$6,000 00	\$6,600 00	\$4,428 00
Pennsylvania R. R. stock.....	20,000 00	12,800 00	9,788 33
Lehigh Valley R. R. stock.....	5,000 00	4,000 00	3,200 00
Car Trust of Pennsylvania stock.....	6,000 00	6,000 00	4,896 67
Car Trust of Pennsylvania stock.....	5,000 00	5,000 00	3,404 75
Car Trust of Pennsylvania stock.....	4,000 00	4,000 03	2,925 55
Lehigh Coal and Nav. Co. bonds.....	40,000 00	34,000 00	19,583 33
Susquehanna Coal Co. bonds.....	20,000 00	14,000 00	11,708 33
Washington Mig. Co. stock.....	27,600 00	27,600 00	24,483 33
Crane Iron Co. stock.....	19,100 00	9,550 00	7,834 67
Total amount.....	\$152,700 00	\$123,550 02	\$92,252 96
Premium notes and loans on policies in force.....			92,252 96 88,717 92

Stocks, Bonds, etc., owned by the Company:

	Cost value.	Market value.
United States bonds.....	\$1,232,125 00	\$2,244,000 00
Pennsylvania State bonds.....	30,993 75	33,300 00
Philadelphia City warrants.....	275,077 61	275,077 61
Pennsylvania R. R. bonds.....	195,375 00	184,000 00
Lehigh Valley R. R. bonds.....	294,500 00	288,000 00
Lehigh Coal and Nav. Co. bonds.....	101,000 00	85,000 00
Schuykill Nav. Co. bonds.....	65,827 75	55,007 00
Summit Branch R. R. bonds.....	24,503 47	25,000 00

	Cost value.	Market value.
Reading Coal and Iron Co. Valley Furnace bonds.....	\$14,850 00	\$11,000 00
Crane Iron Co. Mortgage bonds.....	45,000 00	50,000 00
Cramp & Sons Ship and Engine Building Co. bonds.....	21,000 00	21,000 00
Total (carried out at cost value).....	\$2,360,232 58	\$2,271,384 61
Cash in Company's office.....		\$2,360,252 58 21,397 91
Total net or ledger assets as per balance.....		\$3,879,112 02
Deduct depreciation from cost of assets.....		88,867 97
Total net or ledger assets less depreciation.....		\$3,790,244 05

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$17,182 88
Bonds and stocks owned.....	12,539 69
Collateral loans.....	750 06
Gross premiums due and unreported on policies in force.....	\$50,882 68
Gross deferred premiums on policies in force.....	116,191 07
Total .....	\$167,073 75
Deduct average loading on above gross amount (20 per cent.).....	33,414 75
Net amount of uncollected and deferred premiums.....	133,659 00
Total of other assets.....	\$164,131 63
Total assets.....	\$3,954,375 68
Deduct items not admitted.....	1,833 00
Total admitted Assets.....	\$3,952,542 68

*Items not admitted :*

Loans on mortgages in excess of 50 per cent. margin.....	\$1,833 00
--	------------

## V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the Pennsylvania Insurance Department according to the American Experience Table of Mortality, with 4½ per cent. interest.....	\$2,920,426 00
Claims for death losses and matured endowments not due.....	\$44,902 00
Annuity claims due and unpaid.....	294 62
Total policy claims.....	45,196 62
Dividends of surplus or other description of profits due policyholders .....	8,562 93
Amount of any other liability of the Company, viz.: Premiums paid in advance.....	5,074 81
Mortgage and ground rent.....	226 00
Liabilities on policyholders' account.....	\$2,979,486 36
Gross surplus on policyholders' account.....	973,056 32
Total Liabilities.....	\$3,952,542 68

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$97,280 30	
Premium notes, loans or liens received during the year.....	9,989 98	
Total .....		\$107,279 28
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Purchase of surrendered policies and cancelled by lapse.....	\$6,853 47	
Payment of dividends to policyholders.....	11,035 12	
Redeemed by maker in cash.....	672 77	
Total reduction of premium note account .....		18,561 36
Balance of note assets at end of the year.....		<u>\$88,717 92</u>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	2,003	\$6,216,859 00
Endowment policies.....	4,695	14,111,882 00
All other policies.....	107	441,650 00
Reversionary additions.....		76,808 00

*New policies issued during the year:*

Whole life policies.....	144	373,131 00
Endowment policies.....	805	2,531,242 00
All other policies.....	39	134,800 00

*Old policies revived during the year:*

Whole life policies.....	1	2,000 00
Endowment policies.....	7	13,500 00

*Policies transferred:*

Whole life policies.....	2	4,500 00
Endowment policies.....		90 00

*Additions by dividends during the year:*

Reversionary .....		25,868 00
Total number and amount.....	7,803	\$23,932,330 00
Deduct policies decreased and ceased to be in force .....	1,010	3,224,749 00
Total Policies in force at the end of the year.....	6,793	<u>\$20,707,581 00</u>

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	1,894	\$5,796,180 00
Endowment policies.....	4,801	14,425,813 00

	Number.	Amount.
All other policies.....	98	\$394,750 00
Reversionary additions.....	.....	90,838 00
Policies in force at the end of the year.....	6,793	\$20,707,581 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	52	\$189,558 00
By expiry and maturity .....	14	51,938 00
By surrender.....	464	1,350,410 00
By lapse.....	423	1,311,379 00
By change and decrease.....	2	100,964 00
Not taken .....	55	220,500 00
Totals.....	1,010	\$3,224,749 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	432	\$1,044,741 00
Policies on the lives of citizens of New Jersey issued during the year.....	22	35,688 00
Total .....	454	\$1,080,429 00
Deduct policies ceased to be in force during the year.....	27	81,296 00
Policies in force in New Jersey December 31, 1877...	427	\$999,133 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid December 31 of previous year.....	1	\$5,000 00
Losses and claims on policies in New Jersey incurred during the year.....	2	7,000 00
Total.....	3	\$12,000 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	2	\$7,000 00

Premiums collected or secured in New Jersey during the year without any deduction for losses, dividends, commissions or other expenses : Cash, \$10,881.34 ; notes or credits, \$1,293.60 ; total.... \$12,174 94



# PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

## NEW YORK CITY.

Incorporated February, 1875.

Commenced business August 10, 1875.

SHEPPARD HOMANS, *President.*JOSEPH P. PENNINGTON, *Secretary.*

### I. CAPITAL.

Capital actually paid in, \$125,000.

### II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$48,026 59
Notes and loans taken for premiums.....	1,317 45
Total .....	\$49,344 04
Deduct amount paid for reinsurance.....	3,285 68
Total premium income.....	\$46,058 36
Interest on bonds and dividends on stock.....	6,000 00
Interest on premium notes, loans or liens.....	33 35
Profits on bonds, stocks or gold sold.....	1,166 41
Cash deposits.....	572 01
Total Income during the year.....	\$53,830 13
Balance of net or ledger assets December 31, 1876.....	125,451 83
Total .....	\$179,281 96

### III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$12,053 47
Cash paid for surrendered policies and deposits.....	3,668 33
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....	312 98
Cash dividends paid to policyholders (applied in payment of pre- miums).....	533 48
Total paid policyholders.....	\$16,568 26
Paid for commissions to agents.....	8,603 61
Paid for salaries and traveling expenses of agents.....	1,579 93
Paid for medical examiners' fees.....	1,383 76
Paid for salaries and other compensation of officers and other office employees.....	10,651 93
Paid for taxes.....	674 51
Paid for rent (less \$1,055.01, received under sub-lease).....	5,308 94
Paid for commuting commissions.....	1,443 80
Paid for furniture and fixtures and safes for home and agency offices.....	10 00
Paid for advertising.....	3,044 45

Paid for the following items, viz.: Stationery, printing, postage, exchange, legal expense, etc.....	\$2,431 95
Total miscellaneous expenses.....	\$35,132.88
Total Disbursements during the year.....	\$51,701 14
Balance December 31, 1877.....	\$127,580 82

Invested in the following :

#### IV. ASSETS, AS PER LEDGER ACCOUNTS.

Loans made in cash to policyholders on policies.....	\$129 29
Premium notes and loans on policies in force.....	922 17

#### *Stocks, Bonds, etc., owned by the Company :*

	Cost value.	Market value.
United States bonds.....	\$119,531 25	\$105,468 75
		119,531 25
Cash in Company's office, \$32.20; deposited in banks, \$1,600.37.....		1,632 57
Bills receivable, \$396.96; agents' ledger balances, \$4,718.58....		5,115 54
Loan on personal security.....		250 00
Total net or ledger assets.....		\$127,580 82
Deduct depreciation from cost of assets.....		14,062 50
Total net or ledger assets, less depreciation.....		\$113,518 32

#### *Other Assets :*

Gross premiums due and unreported on policies in force.....	\$4,967 19
Gross deferred premiums on policies in force.....	10,781 22
Total.....	\$15,748 41
Deduct average loading on above gross amount (20 per cent.).....	3,149 68
Net amount of uncollected and deferred premiums.....	\$12,598 73
Furniture, fixtures and safes, \$3,060.32; commuted commissions, \$1,443.80; Society's own stock donated to treasury, \$2,350.....	6,854 12
Total of other assets.....	\$19,452 85
Total assets.....	\$132,971 17
Deduct items not admitted.....	12,219 66
Total admitted Assets .....	\$120,751 51

#### *Items not admitted :*

Company's own stock.....	\$2,350 00
Furniture, fixtures and safes.....	2,060 32
Commuted commissions.....	1,443 80
Agents' balances.....	4,718 58
Loans on personal security, indorsed or not.....	250 00
Bills receivable.....	396 96
Total items not admitted.....	\$12,219 66

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest.....			\$29,377 00
Deduct net value of risks reinsured .....			1,171 00
Net reinsurance reserve.....			\$28,206 00
Premium obligations in excess of the net value of their policies....			459 45
Claims for death losses and matured endowments not due.....			10,118 19
Amount due on account of salaries, rents and office expenses.....			4,036 47
Amount of any other liability of the Company, viz.: Deposits, \$38.66; due for reinsurance, \$73.08.....			111 74
Liabilities on policyholders' account.....			\$42,931 85
Gross surplus on policyholders' account.....			77,819 66
Total Liabilities.....			\$120,751 51

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....			\$542 31
Premium notes, loans or liens received during the year.....			1,317 45
Total.....			\$1,859 76
Deductions during the year, as follows, viz.: Notes, loans or liens used in—			
Purchase of surrendered policies and canceled by lapse.....			\$312 98
Redeemed by maker in cash .....			624 61
Total reduction of premium note account.....			937 59
Balance of note assets at end of the year.....			\$922 17

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	415	\$650,550 00
Endowment policies.....	57	153,750 00
All other policies.....	439	1,427,400 00

*New policies issued during the year:*

Whole life policies.....	66	104,934 00
Endowment policies.....	3	3,000 00
All other policies.....	427	901,900 00

*Old policies increased in amount:*

All other policies.....	7	21,500 00
Total number and amount.. ..	1,414	\$3,263,034 00
Deduct policies decreased and ceased to be in force.....	533	1,111,660 00
Total policies in force at the end of the year.....	881	\$2,151,374 00

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	157	\$271,484 00
Endowment policies.....	26	88,500 00
All other policies.....	698	1,791,390 00
Policies in force at the end of the year.....	881	\$2,151,374 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	2	\$6,000 00
By expiry.....	47	144,500 00
By surrender.....	21	58,750 00
By lapse.....	360	634,000 00
By change and decrease.....	7	45,910 00
Not taken.....	96	222,500 00
Totals.....	533	\$1,111,660 00

*Business in New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31, of previous year.....	100	\$266,000 00
Policies on the lives of citizens of New Jersey issued dur- ing the year.....	217	313,300 00
Total.....	317	\$579,300 00
Deduct policies ceased to be in force during the year.....	63	122,000 00
Policies in force in New Jersey December 31, 1877...	254	\$457,300 00

Premiums collected or secured in New Jersey during the year with- out any deduction for losses, dividends, commissions or other ex- penses.....	\$3,933 68
---	------------

## \*PRUDENTIAL INSURANCE COMPANY OF AMERICA.

## NEWARK, N. J.

Incorporated April 3, 1873.

Commenced business January 1, 1876.

ALLEN L. BASSETT, *President*.JOHN F. DRYDEN, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$5,900.

Amount of capital subscribed but unpaid, \$23,600.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$28,517 28
Total premium income.....	\$28,517 28
Cash received for interest.....	118 52
Total Income.....	\$28,635 80
Balance net or ledger assets December 31, 1877.....	2,232 30
Total.....	\$30,868 10

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses.....	\$5,296 22
Cash paid for commissions to agents.....	6,685 49
Cash paid for salaries and other compensation of officers and other office employees.....	8,764 29
Cash paid for taxes.....	133 33
Cash paid for rent, less \$120 received under sub-lease.....	676 00
Cash paid for furniture and fixtures and safes for home and agency offices.....	107 12
Cash paid for the following items, viz.: General expenses, stationery, actuarial expenses and advertising .....	2,512 59
Total disbursements.....	\$24,175 04
Balance December 31, 1877.....	\$6,693 06

## IV. ASSETS, AS PER LEDGER ACCOUNTS.

Cash in Company's office.....	\$150 00
Cash deposited in bank.....	3,303 06
Stocks and bonds.....	3,240 00
Total net or ledger assets.....	\$6,693 06

\* Originally incorporated as "The Widows and Orphans' Friendly Society," changed by act of the Legislature in 1875 to "The Prudential Friendly Society," but in February, 1877, the name was again changed to "The Prudential Insurance Company of America," the present title of the Company.



*Other Assets :*

Interest accrued on stocks and bonds.....		\$91 91
Rents due and accrued.....		90 00
Gross premiums due and unreported.....	\$827 01	
Gross deferred premiums on policies in force December 31, 1877.....	32,557 28	
Total .....	\$33,384 29	
Deduct 40 per cent. from above amount.....	13,353 71	
		20,030 58
Total Assets.....		\$26,905 55

*Items not admitted as Assets :*

Office furniture.....	\$788 30
Supplies and printed matter.....	600 00
Total.....	\$1,388 30

## V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877.....	\$20,065 85
Claims for death losses resisted by the company.....	500 00
Due for salaries and other office expenses.....	225 00
Total Liabilities .....	\$20,790 85

## VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Whole life insurance premiums during whole life.....	10,627	\$1,027,751 00
Sickness benefit premiums and benefits cease at age of 65..	594	2,304 00
Annuity deferred until 65. Premium until age of 65.....	5	600 00

*Business in New Jersey during 1877 :*

Not given.

# READINGTON FARMERS AND CITIZENS MUTUAL LIFE INSURANCE COMPANY OF NEW JERSEY.

## READINGTON, N. J.

Incorporated February 15, 1870.

Commenced business May 5, 1870.

WILLIAM HILLARD, *President*.JOSEPH THOMPSON, *Secretary*.

### I. ASSETS.

Cash loaned by the Company, and secured by mortgage of real estate.....	\$1,500 00
Cash actually on hand in the office of the Company.....	577 43
Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission.....	75 00
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated.....	46 96
Amount of all other assets and property owned by the Company, and not including any of the preceding items, at the actual cash value thereof.....	25 00
Gross Assets of the Company.....	<u>\$2,224 39</u>

### II. LIABILITIES.

Amount of claimed, reported or supposed losses in process of adjustment, or on which no action has been taken.....	\$2,621 10
Gross cash Liabilities.....	<u>\$2,621 10</u>

### III. INCOME.

Net cash premiums.....	\$474 50
Cash deposits actually received during the year.....	57 50
Cash actually received during the year for interest on mortgages of real estate.....	105 00
Cash income actually received during the year from all other sources not before enumerated, viz.: Assessments and annual dues.....	8,939 60
Gross cash Income actually received during the year.....	<u>\$9,576 60</u>

### IV. EXPENDITURES.

Paid for losses.....	\$9,086 80
Paid for brokerage and commissions on premiums.....	240 00
Paid for salaries and fees, &c.....	886 48

Paid for taxes.....	\$21 00
Office, agency and incidental expenses.....	430 11
Gross cash Expenditures.....	<u>\$10,664 39</u>

## V. GENERAL ITEMS.

Whole amount of cash deposits received to pay assessments.....	\$57 50
Whole number of risks written during the year (69,) located in the State of New Jersey).....	
Whole number of risks terminated during the year (34).....	
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	10,221 70
Whole amount of losses occurring during the year on risks located in New Jersey.....	8,726 50
Whole amount of assessments and annual dues made during the year.....	11,472 70
Premiums received during the year on risks in the State of New Jersey.....	532 00

## STATE MUTUAL LIFE INSURANCE COMPANY.

## WORCESTER, MASS.

Incorporated March 16, 1844.

Commenced business June 1st, 1845.

ISAAC DAVIS, *President*.CLARENDON HARRIS *Secretary*.

## I. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$139,522 39
Notes and loans taken for premiums.....	57,148 01
Premiums paid by dividends.....	74,982 45
Total premium income.....	\$271,652 85
Interest on mortgage loans, bonds and dividends on stocks.....	110,544 01
Interest on premium notes, loans or liens.....	1,800 00
Total Income during the year.....	<u>\$383,996 86</u>
Balance of net or ledger assets December 31, 1877.....	1,998,487 15
Total.....	<u><u>\$2,382,484 01</u></u>

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$78,397 70
Cash paid for matured endowments and additions.....	6,000 00
Total amount actually paid.....	\$84,397 70
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....	18,295 19
Cash dividends paid to policyholders (applied in payment of pre- miums, \$74,982.45.).....	75,962 49
Total paid policyholders.....	\$178,655.38
Paid for commissions to agents.....	18,708 18
Paid for salaries and traveling expenses of agents.....	2,099 92
Paid for medical examiners' fees.....	1,700 00
Paid for salaries, and other compensation of officers and other office employees and miscellaneous office expenses.....	17,310 62
Paid for taxes, licenses, fines and fees.....	387 92
Paid for rent.....	2,000 00
Total miscellaneous expenses.....	\$41,706 64
Total disbursements during the year.....	\$220,362 02
Balance December 31, 1877.....	\$2,162,121 99

Invested in the following :

## IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$50,000 00
Loans secured by mortgages on real estate, first liens.....	156,130 00
Premium notes and loans on policies in force.....	20,914 52

*Stocks, Bonds, etc., owned by the Company :*

	Cost value.	Market value.
United States bonds.....	\$353,907 33	\$345,651 25
Lynn City bonds.....	35,500 00	38,500 00
Lowell City bonds.....	10,500 00	11,000 00
Meriden City bonds.....	42,785 00	44,100 09
Worcester City bonds.....	13,000 00	14,430 00
Newburyport City bonds.....	6,300 00	6,600 00
Dover City, N. H., bonds.....	24,610 00	23,600 00
Portsmouth City, N. H., bonds.....	19,200 00	18,540 00
Newton City bonds.....	26,750 00	28,000 00
Portland City, Me., bonds.....	9,841 49	10,700 00
Springfield City bonds.....	128,445 00	146,320 00
Bangor City, Me., bonds.....	26,375 00	26,700 00
Cambridge City bonds.....	14,642 50	16,800 00
Portland City, Me., bonds.....	19,000 00	21,400 00
Lawrence City bonds.....	75,000 00	77,350 00
Providence City, R. I., bonds.....	25,000 00	27,500 00
Lunenburg Town bonds.....	4,500 00	4,500 00
Upton Town bonds.....	12,160 00	12,690 00
Whitrop Town bonds.....	10,200 00	10,800 00
Williamstown Town bonds.....	8,300 00	8,640 00
Berlin Town bonds.....	10,000 00	10,000 00
Blackstone Town bonds.....	6,022 50	6,480 00
Brookline Town bonds.....	30,000 00	33,000 00
Amesburg Town bonds.....	10,400 00	10,800 00
Medway Town bonds.....	10,350 00	10,800 00
Essex Town bonds.....	5,050 00	5,400 00
West Springfield Town bonds.....	12,625 00	13,500 00
Northampton Town bonds.....	23,500 00	27,500 00
Third National Bank, Springfield, stock.....	10,000 00	17,500 00
Westminster National Bank, Westminster, stock.....	5,000 00	5,000 00
Northboro National Bank, Northboro, stock.....	2,000 00	2,700 00
Wachusett National Bank, Fitchburg, stock.....	5,000 00	2,500 00
Leicester National Bank, Leicester, stock.....	5,525 00	5,900 00
Millburg National Bank, Millburg, stock.....	8,000 00	9,600 00
Grafton National Bank, Grafton, stock.....	7,900 00	9,085 00
City National Bank, Worcester, stock.....	4,000 00	5,000 00
Quinsigamond National Bank, Worcester, stock.....	18,790 00	22,066 00
Worcester National Bank, Worcester, stock.....	4,000 00	4,375 00
Central National Bank, Worcester, stock.....	2,500 00	3,550 00
Continental National Bank, Boston, stock.....	10,012 50	10,012 50

	Cost value.	Market value.
Shawmut National Bank, Boston, stock.....	\$6,725 00	\$7,914 37
Howard National Bank, Boston, stock.....	17,115 50	18,745 75
First National Bank, Boston, stock.....	5,000 00	9,030 00
Suffolk National Bank, Boston, stock.....	3,350 00	2,950 00
Elliott National Bank, Boston, stock.....	4,075 50	4,400 00
Revere National Bank, Boston stock.....	9,061 25	9,787 50
Republic National Bank, Boston, stock.....	7,562 50	9,862 50
Mutual Redemption National Bank, Boston, stock..	15,985 00	14,979 05
Tremont National Bank, Boston, stock.....	13,300 00	10,775 00
Webster National Bank, Boston, stock.....	5,275 00	5,050 00
Hide and Leather National Bank, Boston, stock.....	11,575 00	11,984 00
Atlantic National Bank, Boston, stock.....	24,723 75	25,935 00
Boston and Albany R. R. bonds.....	103,000 00	106,000 00
Worcester and Nashua Railroad bonds.....	101,500 00	101,500 00
Providence and Worcester Railroad bonds.....	306,958 12	318,000 00
Total (carried out at cost value).....	<u>\$1,692,857 94</u>	<u>\$1,767,082 92</u>
Cash deposited in banks.....		\$1,692,857 94
Premiums in course of transmission, \$42.73 ; loans on personal security, \$856.20.....		241,320 60
		<u>898 93</u>
Total net or ledger assets, as per balance.....		\$2,162,121 99
Deduct depreciation from cost of assets .....		10,000 00
Total net or ledger assets, less depreciation.....		<u>\$2,152,121 99</u>

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$12,000 00
Market value of bonds and stocks over cost.....	74,224 98
Total of other assets.....	<u>\$86,224 98</u>
Total assets.....	\$2,238,346 97
Deduct items not admitted.....	856 20
Total admitted Assets.....	<u>\$2,237,490 77</u>

*Items not Admitted :*

Loans on personal security, indorsed or not.....	<u>\$856 20</u>
--	-----------------

## V. LIABILITIES.

Present value of all outstanding policies, and additions thereto, in force December 31, 1877, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with  $4\frac{1}{2}$  per cent. interest.....

	<u>\$1,763,885 00</u>
Claims for death losses and matured endowments not due.....	25,500 00
Dividends of surplus, or other description of profits due policyholders.....	2,081 65
Liabilities on policyholders' account.....	\$1,791,466 65
Gross surplus on policyholders' account.....	446,024 12
Total Liabilities.....	<u>\$2,237,490 77</u>



## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$23,010 51	
Premium notes, loans or liens received during the year.....	37,109 47	
Total .....		\$60,119 98
Deductions during the year, as follows, viz.: Notes, loans or liens used in—		
Purchase of surrendered policies and canceled by lapse.....	\$2,971 97	
Redeemed by maker in cash.....	36,233 49	
Total reduction of premium note account.....		39,205 46
Balance of note assets at end of the year.....		\$20,914 52

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Whole life policies.....	3,860	\$8,400,297 00
Endowment policies.....	959	1,897,974 00
All other policies.....	7	10,000 00

*New policies issued during the year:*

Whole life policies.....	252	610,500 00
Endowment policies.....	39	93,000 00
Total number and amount.....	5,117	\$11,011,771 00
Deduct policies decreased and ceased to be in force .....	264	549,847 00
Total Policies in force at the end of the year.....	4,853	\$10,461,924 00

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	3,924	\$8,595,450 00
Endowment policies .....	929	1,866,474 00
Policies in force at the end of the year.....	4,853	\$10,461,924 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	46	\$96,547 00
By expiry.....	12	16,000 00
By surrender.....	92	198,300 00
By lapse.....	114	239,000 00
Totals .....	264	\$549,847 00

*Business in New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	96	\$267,500 00
Policies on the lives of citizens of New Jersey issued during the year.....	25	66,000 00
Total.....	121	\$333,500 00
Deduct policies ceased to be in force during the year.....	12	28,550 00
Policies in force in New Jersey December 31, 1877....	109	\$304,950 00

	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	1	\$2,500 00
Total.....	1	\$2,500 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	1	\$2,500 00

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses.....		\$7,952 86
--	--	------------

---

## TRAVELERS INSURANCE COMPANY.

(Life Statement.)

---

### HARTFORD, CONN.

Incorporated July, 1866.

Commenced business July, 1866.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.***I. INCOME DURING 1877.**

Cash received for premiums, without deductions.....	\$499,673 35	
Deduct amount paid for reinsurance.....	3,609 01	
Total premium income (new, \$79,029.37; renewal, \$417,034.97)		\$496,064 34

Interest on mortgage loans.....	\$170,744 53
Interest on bonds and dividends on stock.....	33,390 00
Interest on other debts due the Company.....	1,121 36
Discount on claims paid in advance.....	388 73
Rents from Company's property.....	2,438 78
Profits on bonds, stocks or gold sold.....	2,583 80
Total Income during the year.....	\$706,731 54
Balance of net or ledger assets December 31, 1876.....	2,680,557 05
Total.....	<u>\$3,387,288 59</u>

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$145,151 98
Cash paid for matured endowments and additions.....	13,500 00
Total amount actually paid.....	\$158,651 98
Cash paid to annuitants.....	1,150 00
Cash paid for surrendered policies.....	15,974 78
Total paid policyholders.....	\$175,776.76
Paid for commissions to agents.....	42,289 97
Paid for salaries and traveling expenses of agents.....	15,616 30
Paid for medical examiners' fees.....	9,645 26
Paid for salaries and other compensation of officers and other office employees.....	14,005 12
Paid for taxes, licenses, fines and fees.....	4,144 54
Paid for rent.....	200 00
Paid for advertising.....	16,393 78
Paid for miscellaneous expenses.....	14,665 83
Total miscellaneous expenses.....	\$116,960.80
Total Disbursements during the year.....	<u>\$292,737 56</u>
Balance December 31, 1877.....	<u>\$3,094,551 03</u>

Invested in the following :

## III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$447,925 18
Loans secured by mortgages on real estate, first liens.....	2,033,883 23

*Stocks, Bonds, etc., owned by the Company :*

	Par value.	Market value.
United States bonds.....	\$11,675 00	\$10,975 00
Indianapolis City bonds.....	7,766 66	10,000 00
Topeka City bonds.....	30,586 84	30,000 00
Oswego City bonds.....	10,639 72	10,400 00
Des Moines School Dist. bonds.....	15,290 00	15,000 00
Milwaukee and St. Paul R. R. bonds.....	9,462 56	10,600 00
Keokuk and Des Moines R. R. bonds.....	4,655 00	5,879 00
New York, Providence and Boston R. R. bonds.....	9,597 22	11,500 00
Lake Shore and Michigan Southern R. R. bonds.....	1,000 00	1,080 00
Detroit, Monroe and Toledo R. R. bonds.....	21,432 17	21,400 00
Buffalo, New York and Erie R. R. bonds.....	32,101 67	32,100 00
New York, New Haven and Hartford R. R. stock.....	63,265 25	63,000 00
Charter Oak National Bank stock.....	8,711 25	8,763 00
American National Bank stock.....	23,324 50	22,750 00
Phoenix National Bank stock.....	29,068 00	28,200 00
Farmers and Mechanics National Bank stock.....	14,387 50	10,283 00
Mercantile National Bank stock.....	10,200 00	11,500 00
Hartford National Bank stock.....	40,946 00	39,000 00
First National Bank stock.....	5,024 88	4,500 00
National Exchange Bank stock.....	6,287 50	6,600 00
American Exchange National Bank stock.....	11,413 00	10,500 00

	Par value.	Market value.
Merchants Exchange National Bank stock.....	\$11,156 25	\$1,400 00
Metropolitan Exchange National Bank stock.....	10,209 38	10,125 00
National Bank of the Commonwealth stock.....	11,212 75	10,500 00
Thames National Bank stock.....	24,000 00	28,000 00
First National Bank stock.....	12,700 00	15,000 00
Conn. Trust and Safe Deposit Co. stock.....	20,400 00	16,000 00
Security Company stock.....	5,000 00	5,000 00
Railway Passenger Assurance Company stock.....	93,789 50	95,600 00
Total (carried out at par value).....	\$552,917 54	\$551,255 00

\$552,917 54

Cash in Company's office, \$925.93; deposited in banks, \$58,- 596.87 .....	59,522 80
Agents' ledger balances.....	302 28

Total net or ledger assets, as per balance.....	\$3,094,551 03
Deduct depreciation from cost of assets.....	84,972 72

Total net and ledger assets, less depreciation.....	\$3,009,578 31
---	----------------

*Other Assets :*

Interest due and accrued on bonds and mortgages.....	\$96,167 25
Gross premiums due and unreported on policies in force.....	\$53,316 75
Gross deferred premiums on policies in force.....	62,182 25

Total .....	\$115,499 00
Deduct average loading on above gross amount (20 per cent.).....	17,325 00

Net amount of uncollected and deferred premiums.....	98,174 00
--	-----------

Total of other assets.....	\$194,341 25
----------------------------	--------------

Total assets.....	\$3,203,919 56
Deduct items not admitted.....	302 28

Total admitted Assets.....	\$3,203,617 28
----------------------------	----------------

*Items not admitted :*

Agents' balances.....	\$302 28
-----------------------	----------

## IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the Connecticut State Insur- ance Department, according to The American Experience Table of Mortality, with 4½ per cent. interest .....	\$2,529,160 00
Deduct net value of risks reinsured .....	21,902 00

Net reinsurance reserve.....	\$2,507,258 00
------------------------------	----------------

Claims for death losses and matured endowments not due.....	\$30,425 00
Claims for death losses and other policy claims resisted.....	2,500 00

Total policy claims.....	41,925 00
--------------------------	-----------

Liabilities on policyholders' account.....	\$2,549,183 00
Gross surplus on policyholders' account.....	654,434 28

Total Liabilities.....	\$3,203,617 28
------------------------	----------------

## V. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	8,846	\$16,414,138 00
Endowment policies.....	1,918	2,583,503 00
All other policies.....	69	148,750 00

*New policies issued during the year :*

Whole life policies.....	1,974	3,322,847 00
Endowment policies.....	339	388,924 00
All other policies.....	40	70,850 00

*Old policies revived during the year :*

Whole life policies.....	26	41,650 00
Endowment policies.....	4	3,500 00

Total number and amount.....	13,216	\$22,974,162 00
Deduct policies decreased and ceased to be in force.....	2,208	4,283,979 00

Total policies in force at the end of the year.....	11,008	\$18,690,183 00
---	--------	-----------------

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	9,020	\$16,090,662 00
Endowment policies.....	1,911	2,460,721 00
All other policies.....	77	138,800 00

Total policies in force at the end of the year.....	11,008	\$18,690,183 00
---	--------	-----------------

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	75	\$143,745 00
By expiry.....	16	42,000 00
By surrender.....	60	86,709 00
By lapse.....	1,178	2,283,600 00
By change and decrease.....	482	1,052,050 00
Not taken.....	397	675,875 00

Total .....	2,208	\$4,283,979 00
-------------	-------	----------------

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31, of previous year.....	76	\$181,600 00
Policies on the lives of citizens of New Jersey issued dur- ing the year.....	33	39,300 00
Total .....	109	\$220,900 00



	Number.	Amount.
Deduct policies ceased to be in force during the year.....	37	\$72,100 00
Policies in force in New Jersey December 31, 1877...	72	\$148,800 00
<hr/>		
	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	3	\$176 43
Total.....	3	\$176 43
<hr/>		
	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	3	\$176 43
<hr/>		
Premiums collected or secured in New Jersey during the year without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$3,506 18

## UNION MUTUAL LIFE INSURANCE COMPANY.

AUGUSTA, ME.

Incorporated July 1, 1848.

Commenced business October 1, 1849.

JOHN E. DE WITT, *President.*

JAMES P. CARPENTER, *Secretary.*

### I. INCOME DURING 1877.

Cash received for premiums without deductions.....	\$1,127,776 82
Notes and loans taken for premiums.....	303,862 61
Total.....	\$1,431,639 43
Deduct amount paid for reinsurance.....	1,189 75
Total premium income .....	\$1,430,449 68
Interest on mortgage loans.....	266,236 27
Interest on bonds and dividends on stock.....	37,998 55
Interest on premium notes, loans, or liens.....	123,135 28
Interest on other debts due the Company and discount on claims paid in advance.....	37,531 45
Rents from Company's property.....	13,716 04
Profit and loss.....	18,171 04
Total Income during the year.....	\$1,927,238 31

Balance of net or ledger assets December 31, 1877.....	\$7,860,848 95
Total .....	<u>\$9,788,087 26</u>

## II. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$511,240 13
Premium notes and loans used in payment of the same.....	37,367 23
Cash paid for matured endowments and additions.....	207,286 89
Premium notes and loans used in payment of the same.....	<u>61,968 11</u>
Total amount actually paid.....	\$817,862 36
Cash paid to annuitants.....	6,999 97
Cash paid for surrendered policies.....	586,597 53
Premium notes and loans used in purchase of surrendered policies, and voided by lapse.....	229,126 97
Cash dividends paid to policyholders.....	90,674 05
Premium notes and loans used in payment of dividends.....	91,332 00
Total paid policyholders.....	\$1,822,592.88
Paid for salaries, traveling expenses and commissions to agents.....	188,524 72
Paid for medical examiners' fees.....	13,849 28
Paid for salaries and other compensation of officers and other office employees.....	71,880 11
Paid for taxes, licenses, fines and fees.....	19,374 23
Paid for advertising.....	21,295 29
Paid for the following items, viz.: Stationery, exchange, postage, etc.....	95,242 97
Total miscellaneous expenses.....	<u>\$410,166.60</u>
Total Disbursements during the year.....	<u>\$2,232,759 48</u>
Balance December 31, 1877.....	<u>\$7,555,327 78</u>

Invested in the following:

## III. ASSETS, AS PER LEDGER ACCOUNT.

Real estate, unincumbered, appraised value.....	\$1,227,981 77
Loans secured by mortgages on real estate, first liens.....	3,738,580 73

*Loans on Stock Collaterals:*

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$10,000 00	\$10,337 50	\$10,000 00
United States bonds.....	10,000 00	10,537 50	10,000 00
Norway Plains Co. stock.....	3,500 00	10,850 00	1,006 00
Third Avenue R. R., N. Y. city, stock....	5,100 00	7,140 00 }	7,451 44
Chicago, Colum. and Ind. R. R. bonds....	3,000 00		
Assignment of mortgage of real estate in Lafayette county, Wis.....	10,700 00	10,700 00	4,400 00
Total amount.....	<u>\$42,300 00</u>	<u>\$49,565 00</u>	<u>\$32,857 44</u>

Loans made in cash to policyholders on the Company's policies.....	32,857 44
Premium notes and loans on policies in force.....	1,808 69
	<u>1,518,194 59</u>

*Stocks, Bonds, etc., owned by the Company:*

	Par value.	Market value.
United States bonds.....	\$20,000 00	\$212,487 50
State of Maine bonds.....	100,000 00	112,000 00
State of Pennsylvania bonds.....	10,000 00	11,050 00
State of Connecticut bonds.....	10,000 00	10,000 00

	Par value.	Market value.
Bangor City, Me., bonds.....	\$100,000 00	\$106,000 00
Lewiston City, Me., bonds.....	20,000 00	21,100 00
Portland City, Me., bonds.....	50,000 00	53,000 00
New Bedford City, Mass., bonds.....	25,000 00	25,750 00
Providence City, R. I., bonds.....	25,000 00	26,625 00
Portsmouth City, N. H., bonds.....	5,000 00	5,050 00
Wilmington City, Del., bonds.....	5,000 00	5,100 00
Richmond City, Va., bonds.....	10,000 00	12,000 00
Toledo City, Ohio, bonds.....	34,000 00	34,000 00
Chicago City, Ill., bonds.....	1,000 00	1,035 00
New York City bonds.....	10,000 00	10,450 00
Lowell and Andover R. R. bonds.....	20,000 00	20,000 00
Total (carried out at cost value).....	\$655,000 00	\$696,247 50

	\$707,172 50
Cash in Company's office, \$195.51; deposited in banks, \$276,991.71; cash in transit, \$3,578.35.....	280,765 57
Bills receivable, \$9,324.07; agents' ledger balances, \$27,521.74.....	36,845 81
Accrued interest on bonds purchased, \$2,771.52; judgment paid, \$8,349.16.....	11,120 68
Total net or ledger assets, as per balance.....	\$7,555,327 78
Deduct depreciation from cost of assets.....	83,275 57
Total net or ledger assets, less depreciation.....	\$7,472,052 21

*Other Assets:*

Interest due and accrued on bonds and mortgages.....	\$185,859 70
Bonds and stocks owned.....	9,452 51
Collateral loans.....	98 05
Premium notes, loans or liens.....	62,789 30
Gross premiums due and unreported on policies in force.....	\$54,524 57
Gross deferred premiums on policies in force.....	124,830 86
Total.....	\$179,355 43
Deduct average loading on above gross amount (20 per cent.).....	35,871 09
Net amount of uncollected and deferred premiums.....	143,484 34
Total of other assets.....	\$401,683 90
Total assets.....	\$7,873,736 11
Deduct items not admitted.....	36,845 81
Total admitted Assets.....	\$7,836,890 30

*Items not admitted:*

Agents' balances.....	\$27,521 74
Bills receivable.....	9,324 07
Total items not admitted.....	\$36,845 81

## IV. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the Maine State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest.....	\$7,030,269 00
Deduct net value of risks reinsured.....	1,470 00
Net reinsurance reserve.....	\$7,028,799 00
Claims for death losses and matured endowments not due.....	225,195 75
Dividends of surplus, or other description of profits due policy- holders.....	26,615 06

Amount of any other liability of the Company, viz.: Premiums paid in advance, \$15,084.77; surrender value due and unpaid, \$2,323.35; unrepresented accounts, \$10,236.21.....	\$27,644 33
Liabilities on policyholders' account.....	\$7,308,254 14
Gross surplus on policyholders' account.....	528,636 16
Total Liabilities.....	\$7,836,890 30

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$1,881,566 24
Premium notes, loans or liens received during the year.....	363,686 69
Total.....	\$2,245,252 93
Deductions during the year as follows, viz.: Notes, loans or liens—	
Used in payment of losses or claims.....	\$99,335 34
Used in purchase of surrendered policies and canceled by lapse.....	229,126 97
Used in payment of dividends to policyholders.....	91,332 00
Redeemed by maker in cash.....	307,264 03
Total reduction of premium note account.....	727,058 34
Balance of note assets at end of the year.....	\$1,518,194 59

## VI. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	13,886	\$31,338,629 00
Endowment policies.....	6,031	8,576,575 00
All other policies.....	527	1,064,000 00

*New policies issued during the year :*

Whole life policies.....	1,711	2,886,406 00
Endowment policies.....	806	732,053 00
All other policies.....	7	23,000 00

*Old policies revived during the year :*

Whole life policies.....	.....	3,967 00
Endowment policies.....	.....	24,178 00
All other policies.....	482	1,119,813 00

Total number and amount.....	23,450	\$45,768,621 00
Deduct policies decreased and ceased to be in force.....	5,319	11,386,803 00

Total Policies in force at the end of the year.....	18,131	\$34,381,818 00
---	--------	-----------------

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	11,979	\$26,196,231 00
Endowment policies.....	5,623	7,120,587 00
All other policies.....	529	1,065,000 00

Policies in force at the end of the year.....	18,131	\$34,381,818 00
---	--------	-----------------

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death .....	254	\$583,500 00
By expiry.....	244	282,905 00
By surrender.....	1,518	3,248,450 00
By lapse.....	2,792	5,614,350 00
By change and decrease.....	.....	723,668 00
Not taken .....	511	933,930 00
Totals .....	5,319	\$11,386,803 00

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	338	\$845,381 00
Policies on the lives of citizens of New Jersey issued during the year.....	31	80,285 00
Total.....	369	\$925,666 00
Deduct policies ceased to be in force during the year.....	79	248,433 00
Policies in force in New Jersey December 31, 1877...	290	\$677,233 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid De- cember 31 of previous year.....	2	\$4,000 00
Losses and claims on policies in New Jersey incurred dur- ing the year.....	8	13,033 00
Total.....	10	\$17,033 00

Losses and claims on policies in New Jersey paid during the year.....	9	\$16,033 00
--	---	-------------

Premiums collected or secured in New Jersey during the year, with- out any deductions for losses, dividends, commissions or other expenses.....		\$19,208 30
---	--	-------------



## UNITED STATES LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated February, 1850.

Commenced business March 4, 1850.

JAMES BUELL, *President*.CHARLES P. FRALEIGH, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$250,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$893,651 64
Deduct amount paid for reinsurance.....	13,309 94
Total premium income.....	\$385,341 70
Interest on bonds and dividends on stock, premium notes, loans or liens, and other debts due the Company.....	287,985 21
Total Income during the year.....	\$1,173,326 91
Balance of net or ledger assets December 31st, 1877.....	4,601,828 73
Total.....	\$5,775,155 64

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$300,724 12
Cash paid for matured endowments and additions.....	23,290 19
Total amount actually paid.....	\$324,014 31
Cash paid for surrendered policies.....	304,205 99
Cash paid for additions to policies.....	90,260 52
Cash dividends paid to policyholders.....	97,441 97
Total paid policyholders.....	\$815,922.79
Paid stockholders for interest.....	26,815 75
Paid for commissions to agents and brokers.....	159,297 78
Paid for traveling expenses of agents.....	1,175 18
Paid for medical examiners' fees.....	19,528 28
Paid for salaries and other compensation of officers and other office employees.....	56,133 66
Paid for United States and State taxes, licenses, fines and fees.....	9,341 94
Paid for rent.....	9,968 87
Paid for advertising.....	38,938 91
Paid for the following items, viz.: Printing, exchange, law and miscellaneous expenses.....	69,286 53
Total miscellaneous expenses.....	\$390,486.90
Total Disbursements during the year.....	\$1,206,409 69
Balance December 31, 1877.....	\$4,568,745 95

Invested in the following :

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$79,587 84
Loans secured by mortgages on real estate, first liens.....	2,320,871 44

*Loans on Stock Collaterals :*

	Par value.	Market value.	Amount loaned.
Brewers and Grocers Bank stock.....	\$3,000 00	\$2,700 00	\$2,000 00
Imp. and Traders Nat. Bank stock.....	1,000 00	2,050 00	1,600 00
Assignment of real estate mortgage...	50,000 00	50,000 00	30,000 00
United States bonds.....	4,000 00	4,275 00	4,000 00
Time Savings Bank, Chicago, stock...	3,000 00	.....	1,500 00
United States bonds.....	295,000 00	312,331 25	300,000 00
Total amount.....	\$356,000 00	\$371,356 25	\$339,100 00

Loans on policies in force, the reserves in excess of all indebtedness	339,100 00
	136,354 84

*Stocks, Bonds, etc., owned by the Company :*

	Par value.	Market value.
United States bonds.....	\$211,845 88	\$192,980 81
New York City bonds.....	196,776 67	207,500 00
New York County bonds.....	321,875 00	341,160 00
Brooklyn City bonds.....	204,370 43	230,280 00
Chicago City bonds.....	50,000 00	53,500 00
South Norwalk, Conn., water fund.....	100,000 00	105,000 00
Buffalo City bonds.....	140,000 00	147,600 00
Erie County bonds.....	25,000 00	27,500 00
Jersey City bonds.....	104,000 00	110,250 00
District of Columbia 3-65 bonds.....	105,132 49	114,375 00
Kings County bonds.....	56,562 50	57,750 00
East Chester Town (Westchester county) bonds.....	14,970 00	14,645 00
Richmond County (N. Y.) bonds.....	2,562 50	2,575 00
Total (carried out at cost value).....	\$1,533,095 47	\$1,605,115 81

Cash in Company's office, \$301 40; deposited in banks, \$130,292.85	1,533,095 47
Bills receivable, \$9,588.51; agents' ledger balances, \$19,553.60.....	130,594 25
	29,142 11

Total net or ledger assets as per balance.....	\$4,568,745 95
Deduct depreciation from cost of assets.....	4,453 44

Total net or ledger assets less depreciation.....	\$4,564,292 51
---	----------------

*Other Assets :*

Interest due and accrued on bonds and mortgages; bonds and stocks owned; collateral loans and premium notes, loans or liens	\$55,805 19
Market value of bonds and stocks over cost.....	72,020 34

Gross premiums due and unreported on policies in force.....	\$57,005 98
Gross deferred premiums on policies in force.....	114,010 24
Total.....	\$171,016 22
Deduct average loading on above gross amount (20 per cent.).....	34,203 24

Net amount of uncollected and deferred premiums.....	136,812 98
--	------------

Total of other assets.....	\$264,638 51
----------------------------	--------------

Total assets.....	\$4,828,931 02
Deduct items not admitted.....	29,142 11

Total admitted Assets.....	\$4,799,788 91
----------------------------	----------------

*Items not admitted :*

Agents' balances.....	\$19,553 60
Bills receivable.....	9,588 51
Total items not admitted.....	<u>\$29,142 11</u>

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department according to the American Experience Table of Mortality, with 4½ per cent. interest.....	\$3,978,126 00
Deduct net value of risks reinsured .....	<u>17,350 00</u>

Net reinsurance reserve.....	\$3,960,776 00
Total policy claims.....	103,960 00
Amount of any other liability of the Company, viz.: Premiums paid in advance, \$4,270.26; liabilities on lapsed policies, \$19,830; bills payable, \$4,722.91.....	28,823 17
Liabilities on policyholders' account.....	\$4,093,559 17
Gross surplus on policyholders' account.....	<u>706,229 74</u>
Total Liabilities.....	<u>\$4,799,788 91</u>

## VI. PREMIUM NOTE ACCOUNT.

Notes, loans or liens on hand December 31st of previous year.....	\$155,470 66
Premium notes, loans or liens received during the year.....	<u>18,140 75</u>
Total .....	\$173,911 41
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims.....	} \$37,556 57
Purchase of surrendered policies, and canceled by lapse.....	
Redeemed by maker in cash.....	
	<u>37,556 57</u>
Balance of note Assets at end of year.....	<u>\$136,354 84</u>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	8,323	\$16,853,218 00
Endowment policies.....	1,847	3,416,944 00
All other policies.....	133	565,500 00

*New policies issued during the year :*

Whole life policies.....	2,323	5,161,770 00
Endowment policies.....	555	650,555 00
All other policies.....	1,213	2,642,180 00

*Old policies revived during the year :*

Whole life policies.....	61	118,250 00
Endowment policies.....	15	35,000 00
All other policies.....	2	6,000 00

*Old policies increased in amount:*

	Number.	Amount.
Whole life policies.....	16	\$43,000 00
Endowment policies.....	6	10,000 00
All other policies....	6	10,200 00
Total number and amount.....	14,500	\$29,512,617 00
Deduct policies decreased and ceased to be in force.....	3,420	8,322,427 00
Total policies in force at the end of the year.....	11,080	\$21,190,190 00
Dividend additions.....		451,002 00
		<u>\$21,641,192 00</u>

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	8,744	\$17,045,571 00
Endowment policies.....	1,829	2,931,389 00
All other policies.....	507	1,213,230 00
Policies in force at the end of the year.....	11,080	\$21,190,190 00
Dividend additions.....		451,002 00
		<u>\$21,641,192 00</u>

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	137	\$287,582 00
By expiry.....	39	120,280 00
By surrender.....	402	1,075,235 00
By lapse .....	2,178	5,156,490 00
By change and decrease.....	27	207,840 00
Not taken.....	637	1,475,000 00
Totals.....	3,420	<u>\$8,322,427 00</u>

*Business in the State of New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	722	\$1,531,580 00
Policies on the lives of citizens of New Jersey issued during the year.....	343	666,325 00
Total .....	1,065	\$2,197,905 00
Deduct policies ceased to be in force during the year.....	235	612,380 00
Policies in force in New Jersey December 31, 1877...	830	<u>\$1,585,525 00</u>

1877.]

## COMPANIES.

121

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid December 31 of previous year.....	2	\$6,750 00
Losses and claims on policies in New Jersey incurred during the year.....	14	29,340 00
Total.....	16	\$36,090 00

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	16	\$36,039 60

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions, or other expenses (estimated).....	\$25,993 59
---	-------------

## WASHINGTON LIFE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated January, 1860.

Commenced business February 2, 1860.

CYRUS CURTISS, *President*.WILLIAM HAXTON, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$125,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$977,627 55
Premiums paid by dividends, including reconverted additions.....	6,211 61
Total premium income (new, \$67,681.29; renewal, \$916, 157.87) .....	\$983,839 16
Interest upon mortgage loans.....	145,648 04
Interest on bonds owned and dividends on stock.....	141,158 49
Interest on premium notes, loans or liens.....	2,533 52
Interest on other debts due the Company.....	3,936 09
Discount on claims paid in advance.....	1,909 16
Profits on bonds, stocks or gold sold.....	1,253 81
Total income during the year.....	\$1,280,278 27
Balance of net or ledger assets December 31, 1877.....	4,871,504 20
Total .....	\$6,151,782 47



## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$325,441 63	
Cash paid for matured endowments and additions.....	68,484 08	
Total amount actually paid.....		\$393,925 71
Cash paid to annuitants.....		1,465 48
Cash paid for surrendered policies.....		283,107 66
Cash surrender values, including reconverted additions applied in payment of premiums.....		14,070 17
Cash dividends paid to policyholders.....		170,246 00
Total paid policyholders.....	\$862,815 02	
Paid stockholders for interest or dividends.....		9,548 22
Paid for commissions to agents.....		52,952 90
Paid for salaries and traveling expenses of agents.....		7,600 03
Paid for medical examiners' fees.....		5,990 50
Paid for salaries and other compensation of officers and other office employees.....		47,442 76
Paid for license, taxes, fines and fees.....		7,236 29
Paid for rent.....		7,500 00
Paid for commuting commissions.....		27,532 10
Paid for advertising.....		15,313 16
Paid for the following items, viz.: Exchange, postage, printing, stationery, office and agency expenses, etc.....		35,275 33
Total miscellaneous expenses.....	\$216,391 29	
Total disbursements during the year.....		\$1,079,206 31
Balance December 31, 1877.....		\$5,072,576 16

Invested in the following:

## IV. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$227,551 15
Loans secured by mortgages on real estate, first liens.....	2,345,366 79
Loans made in cash to policyholders on the Company's policies....	15,408 24

*Stocks, Bonds, etc., owned by the Company:*

	Market value.	Cost value.	
United States bonds.....	\$559,920 00	\$543,150 00	
New York City bonds.....	1,235,732 29	1,362,975 00	
Brooklyn City bonds.....	391,998 63	406,000 00	
Kingston bonds.....	8,055 38	9,000 00	
Total (carried out at cost value).....	\$2,195,716 30	\$2,321,125 00	
			2,195,716 30
Cash in Company's office, \$4,548.94; deposited in bank, \$266,-207.12.....			270,756 06
Agents' ledger balances.....			17,777 62
Total net or ledger assets as per balance.....			\$5,072,576 16

*Other Assets:*

Interest due and accrued on bonds and mortgages.....	\$42,629 72
Bonds and stocks owned.....	11,332 50
Collateral loans.....	1,632 55
Market value of bonds and stocks over cost.....	125,403 70

Gross premiums due and unreported on policies in force.....	\$37,353 69
Gross deferred premiums on policies in force.....	109,456 96
Total.....	\$146,810 65
Deduct average loading on above gross amount (20 per cent.).....	29,362 13
Net amount of uncollected and deferred premiums.....	\$117,448 52
Total of other assets.....	\$298,451 99
Total assets.....	\$5,371,028 15
Deduct items not admitted.....	17,777 62
Total admitted Assets.....	\$5,353,250 53

*Items not Admitted :*

Agents' balances.....	\$17,777 62
-----------------------	-------------

## V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1877, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest.....		\$4,395,143 00
Claims for death losses and matured endowments not due.....	\$15,729 48	\$4,395,143 00
Claims for death losses and other policy claims resisted.....	17,000 00	
Total policy claims.....	32,729 48	
Unpaid dividends to stockholders.....	78 75	
Amount due on account of salaries, rents and office expenses.....	3,250 00	
Amount of any other liability of the Company, viz.: Premiums paid in advance.....	8,910 97	
Liabilities on policyholders' account.....	\$4,440,112 20	
Gross surplus on policyholders' account.....	913,138 33	
Total Liabilities.....	\$5,353,250 53	

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year :*

	Number.	Amount.
Whole life policies.....	8,575	\$20,085,334 00
Endowment policies.....	2,324	4,261,172 00

*New policies issued during the year :*

Whole life policies.....	948	1,776,415 00
Endowment policies.....	265	369,175 00

*Old policies revived during the year :*

Whole life policies.....	155	389,750 00
Endowment policies.....	40	80,530 00
Total number and amount.....	12,307	\$26,962,376 00

	Number.	Amount.
Deduct policies decreased and ceased to be in force.....	2,078	\$4,617,395 00
Total Policies in force at the end of the year.....	10,229	\$22,344,981 00
Additions in force.....		782,562 00

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	8,047	\$19,128,604 00
Endowment policies.....	2,182	3,998,939 00
Policies in force at the end of the year.....	10,229	\$23,127,543 00

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	113	\$292,575 00
By expiry.....	40	64,465 00
By surrender.....	838	2,055,660 00
By lapse.....	815	1,716,800 00
Not taken.....	272	487,895 00
Totals.....	2,078	\$4,617,395 00

*Business in New Jersey during 1877:*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	744	\$2,190,380 00
Policies on the lives of citizens of New Jersey issued during the year.....	104	243,970 00
Total.....	848	\$2,434,350 00
Deduct policies ceased to be in force during the year.....	179	552,925 00
Policies in force in New Jersey December 31, 1877 ..	669	\$1,881,425 00

	Number.	Amount.
Losses and claims on policies in New Jersey unpaid during the year.....		
Losses and claims on policies in New Jersey incurred during the year.....	13	\$41,476 38
Total .....	13	\$41,476 38

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	13	\$41,476 38

Premiums collected or secured in New Jersey during the year without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$74,824 93
---	--	-------------

---

---

ACCIDENT  
Insurance Companies.

---

---





# ACCIDENT INSURANCE COMPANIES.

## KNICKERBOCKER CASUALTY INSURANCE COMPANY.

### NEW YORK CITY.

Incorporated March 20, 1876.

Commenced business May 1, 1876.

THOS. A. DAVIES, *President.*

JOHN M. CRANE, *Secretary.*

Capital actually paid in, \$100,000.

#### I ASSETS.

Loans on bond and mortgage (first liens).....	\$77,000 00
Interest accrued on bond and mortgage loans.....	3,840 75
Value of the lands mortgaged.....	\$120,000 00
Buildings (insured for \$35,000).....	40,000 00
Total valuation of mortgaged premises.....	\$160,000 00

#### *Stock, Bonds, etc., owned by the Company :*

	Par value.	Market value.	
United States bonds.....	\$23,000 00	\$23,690 00	
Cash in the Company's principal office in currency.....		\$426 04	
Cash belonging to the Company deposited in bank.....		13,806 90	
Total amount of cash items.....			14,232 94
Interest due and accrued on stocks owned, not included in market value .....			708 11
Interest due and accrued on deposits.....			43 33
Premiums in due course of collection.....			6,409 82
All other property, viz.: Salvage on losses already paid, \$998.50; rents due and accrued, \$41.66; total.....			1,040 16
Aggregate amount of all actual available Assets.....			\$126,965 11

#### *Items not admitted :*

Premiums more than three months due.....	\$496 45
--	----------

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$475 55
Losses resisted, including interest, costs and expenses.....	115 00
Net amount of all unpaid losses and claims.....	\$590 55
Unearned premiums, at 50 per cent. of premiums on risks under one year.....	16,365 97
Salaries and other miscellaneous expenses due and accrued.....	1 40
Borrowed money, due and to become due.....	175 00
Commissions and other charges due and to become due to agents and brokers.....	1,603 60
Total liabilities except capital and net surplus.....	\$18,736 52
Joint stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.....	8,228 59
Aggregate Liabilities, including paid up capital and net surplus	\$126,965 11

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$31,466 02
Deduct reinsurance, rebate and return premiums.....	608 98
Net cash received for premiums.....	\$30 857 04
Interest received on bonds and mortgages.....	2,642 23
Interest and dividends received from all other sources.....	2,659 70
Income from all other sources, viz.: Call loan, \$175; sundries, \$1.15 .....	176 15
Aggregate Income received during the year in cash.....	\$36,335 12

## IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	\$5,178 30
Deduct salvages and reinsurances .....	321 62
Net amount paid for losses.....	\$4,856 68
Paid for commission and brokerage.....	7,738 22
Salaries and other charges of officers, clerks and other employees...	7,320 24
Amount paid for State, national and local taxes.....	2,455 85
All other payments, viz.: Rent, \$875.04; furniture, etc., \$29.60; advertising, \$1,397.56; stationery and office expenses, \$5,034.10..	7,336 30
Aggregate Expenditures during the year in cash.....	\$29,707 29

## V. MISCELLANEOUS.

*Risks and Premiums :*

	Risks.	Premiums.
	thereon.	
In force on the thirty-first day of December of the preceding year.....	\$951,163	\$10,832 36
Written or renewed during the year.....	10,258,162	43,837 30
Total.....	\$11,209,325	\$54,669 66
Deduct those expired and marked off as terminated.....	6,732,534	21,937 72
In force at the end of the year .....	\$4,476,791	\$32,731 94

*Recapitulation of Risks and Premiums :*

Year	Term.	Amount	Gross premiums	Fraction	Premiums
written.		covered.	charged.	unearned.	unearned.
1877.....	One year or less.....	\$4,476,791 00	\$32,731 94	1-2	\$16,365 97

*General Interrogatories :*

Total premiums received from the organization of the Company to date.....	\$40,261 28
Total losses paid from organization to date.....	5,312 94
Total amount of losses incurred during the year.....	5,128 62
Total amount of the Company's stock owned by the directors at par value.....	100,000 00
Amount deposited in different States and countries for the security of all policy-holders.....	100,000 00

*Business in the State of New Jersey during the year :*

Amount of risks written.....	\$113,807 59
Amount of premiums received.....	372 92
Amount of losses paid.....	None.
Amount of losses incurred.....	None.

## RAILWAY PASSENGER ASSURANCE COMPANY.

## HARTFORD, CONN.

Organized May, 1865.

Commenced business February, 1866.

JAMES G. BATTERSON, *President*.CHARLES E. WILLARD, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$300,000.

## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$82,242 58
Interest on mortgage loans.....	6,569 72
Interest on bonds and dividends on stock.....	19,268 45
Discount on claims paid in advance.....	85 50
Other sources.....	136 66
Total Income during the year.....	\$108,302 91
Balance of net or ledger assets December 31, 1876.....	475,337 90
Total.....	\$583,640 81

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$42,451 41
Total paid policyholders .....	\$42,451 41

Paid stockholders for interest or dividends .....	\$27,000 00
Paid for commission to agents.....	25,494 00
Paid for salaries and traveling expenses of agents.....	2,840 81
Paid for medical examiners' fees and loss expenses.....	868 05
Paid for salaries and other compensation of officers and other office employees.....	17,100 24
Paid for taxes in State where organized, \$100; taxes, licenses, fines and fees in other States, \$5,674.08.....	5,774 08
Paid for rent.....	1,000 00
Paid for advertising.....	2,880 03
Paid for the following items, viz.: Losses on sales of stocks, \$13,-252; miscellaneous, \$5,798.53.....	19,050 53
Total miscellaneous expenses.....	\$102,007 74
Total disbursements during the year.....	\$144,459 15
Balance December 31, 1877.....	\$439,181 66

Invested in the following:

#### IV. ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....	\$86,000 00
Tax due from non-resident stockholders.....	1,300 00

#### *Stocks, Bonds, etc., owned by the Company:*

	Cost value.	Market value.
United States bonds.....	\$65,625 94	\$66,757 50
Connecticut Registered bonds.....	39,050 50	47,400 00
Hartford City bonds.....	9,746 25	10,700 00
Norwich, Conn., City bonds.....	10,300 00	10,300 00
Chicago Water Loan bonds.....	9,800 00	10,000 00
Southern Minnesota R. R. bonds.....	9,234 66	7,000 00
North Missouri R. R. bonds.....	8,362 50	10,350 00
Milwaukee and St. Paul R. R. bonds.....	9,312 50	10,700 00
Lake Shore R. R. bonds.....	1,000 00	1,080 00
Dubuque and Sioux City R. R. bonds.....	9,600 00	10,300 00
Hart., Prov. and Fishkill R. R. bonds.....	4,970 14	5,400 00
Buff., N. Y. and Erie R. R. bonds.....	21,000 00	21,650 00
Shoe and Leather National Bank, N. Y., stock.....	7,560 67	7,788 00
American Exchange National Bank, N. Y., stock.....	11,414 00	10,550 00
Merchants Exchange National Bank, N. Y., stock.....	11,125 00	6,400 00
Fourth National Bank, N. Y., stock.....	8,312 50	7,840 00
City National Bank, Hartford, stock.....	20,716 75	18,200 00
Hartford Trust Company stock.....	12,056 20	9,605 00
Connecticut Trust Company stock.....	15,000 00	12,000 00
N. Y. N. H. and H. R. R. stock.....	34,799 00	38,250 00
C., R. I. and P. R. R. stock.....	11,110 25	10,025 00
Total (carried out at cost value).....	\$330,096 86	\$332 295 50

Cash in company's office, \$401.61; cash deposited in banks, \$21,-383.19.....	21,784 '80
Total net or ledger assets as per balance.....	\$439,181 66

#### *Other Assets:*

Market value of bonds and stocks over cost.....	\$2,198 64
Total assets.....	\$441,380 30

## V. LIABILITIES.

Net reinsurance reserve (estimated).....		\$15,000 00
Claims for losses.....	\$6,000 00	
Claims for losses and other policy claims resisted.....	14,000 00	
Total policy claims.....		20,000 00
Liabilities on policyholders' account.....		\$35,000 00
Gross surplus on policyholders' account.....		406,380 30
Total Liabilities.....		\$441,380 30

## VI. EXHIBIT OF POLICIES.

	Number.	Amount.
New policies issued during the year (estimated).....	177,822	\$533,466,000 00
Total policies in force at the end of the year (estimated)..<	1,341	4,023,000 00

*Business in New Jersey during 1877:*

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....		\$53 57
Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$1,657 95

## TRAVELERS INSURANCE COMPANY.

(Accident Department.)

## HARTFORD CONN.

Incorporated June 17, 1863.

Commenced business April 1864.

JAMES G. BATTERSON, *President*.RODNEY DENNIS, *Secretary*.

## I. CAPITAL.

Capital actually paid in, \$600,000.



## II. INCOME DURING 1877.

Cash received for premiums, without deductions.....	\$718,994 82
Deduct amount paid for reinsurance.....	933 20
Total premium income.....	\$718,061 62
Interest on mortgage loans.....	15,708 70
Interest on bonds and dividends on stocks.....	49,171 21
Interest on other debts due the Company.....	1,486 01
Discounts on claims paid in advance.....	404 23
Rents from Company's property.....	696 60
Profits on bonds, stocks or gold sold .....	1,305 46
Total income during the year.....	\$786,833 83
Balance of net or ledger assets December 31, 1876.....	1,097,310 96
Total .....	\$1,884,144 79

## III. DISBURSEMENTS DURING 1877.

Cash paid for losses and additions.....	\$302,930 65
Total paid policyholder.....	\$302,930 65
Paid stockholders for interest and dividends.....	72,000 00
Paid for commissions to agents.....	152,890 49
Paid for salaries and traveling expenses of agents.....	93,453 58
Paid for salaries and other compensation of officers and other office employees.....	41,558 59
Paid for United States taxes, \$93.77 ; taxes, licenses, fines and fees in other States, \$9,170.28.....	9,264 05
Paid for rent, less \$665.50 received under sub-lease.....	18,080 83
Paid for furniture and fixtures and safes for home and agency offices.....	2,543 94
Paid for advertising.....	19,621 49
Paid for the following items, viz.: Miscellaneous expenses.....	60,376 03
Total miscellaneous expenses.....	\$469,789 00
Total Disbursements during the year.....	\$772,719 65
Balance December 31, 1877.....	\$1,111,425 14

Invested in the following :

## III. ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$15,645 15
Loans secured by mortgages on real estate, first liens.....	257,032 79

*Loans on Stock Collaterals :*

	Par value.	Market value.	Amount loaned.
Solder Township, Kansas, bonds.....	\$18,000 00	\$15,300 00 }	\$25,000 00
Jefferson Township bonds.....	18,000 00	15,300 00 }	
Total amount.....	\$36,000 00	\$30,600 00	\$25,000 00

25,000 00

*Stocks, Bonds, etc., owned by the Company:*

	Cost value.	Market value.
United States bonds.....	\$359,526 96	\$365,682 50
Connecticut State bonds.....	10,289 66	10,900 00
Tennessee State bonds.....	26,677 50	12,090 00
Virginia State bonds.....	14,582 00	16,965 00
Elizabeth City bonds.....	9,593 33	9,000 00
Chicago Water Loan bonds.....	19,200 00	21,400 00
Indianapolis and Cincinnati R. R. bonds.....	12,090 00	11,700 00
Chicago and Northwestern R. R. bonds.....	10,312 50	10,800 00
Hartford, Providence and Fishkill R. R. bonds.....	17,614 28	19,440 00
N. Y. and N. H. and Hartford R. R. stock.....	31,973 75	31,800 00
American National Bank stock.....	13,782 50	16,250 00
City National Bank stock.....	21,744 00	18,200 00
Phoenix National Bank stock.....	32,860 50	37,650 00
Farmers and Mechanics National Bank stock.....	22,822 88	20,453 00
Mercantile National Bank stock.....	9,982 00	11,500 00
Hartford National Bank stock.....	48,610 13	45,000 00
Ætna National Bank stock.....	12,610 87	12,000 00
National Exchange Bank stock.....	12,937 01	13,200 00
Nassau Bank stock.....	11,000 00	9,000 00
New Britain National Bank stock.....	11,500 00	12,000 00
Hartford Trust Co. stock.....	12,702 50	10,200 00
Railway Passenger Assurance Co. stock.....	60,185 00	60,400 00
Total (carried out at cost value).....	\$782,597 37	\$775,330 50

Cash in Company's office, \$1,059.37; deposited in banks, \$25- 982.64.....	27,042 01
Bills receivable, \$2,397.75; agents' ledger balances, \$1,710.07.....	4,107 82
Total net or ledger assets, as per balance.....	\$1,111,425 14
Deduct depreciation from cost of assets.....	9,512 02
Total net or ledger assets less depreciation.....	\$1,101,913 12

*Other Assets:*

Interest due and accrued on bonds and mortgages.....	\$11,206 45
Collateral loans.....	437 50
Total of other assets.....	\$11,643 95
Total assets.....	\$1,113,557 07
Deduct items not admitted.....	4,107 82
Total admitted Assets.....	\$1,109,449 25

*Items not admitted as Assets:*

Agents' balances.....	\$1,710 07
Bills receivable.....	2,397 75
Total items not admitted.....	\$4,107 82

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1877, computed by the Company according to the Company's own table of mortality.....	\$198,514 67
Claims for losses.....	\$49,500 00
Claims for losses and other policy claims resisted.....	14,000 00
Total policy claims.....	63,500 00
Amount due on account of salaries, rents and office expenses.....	5,000 00
Liabilities on policyholders' account.....	\$267,014 67

Gross surplus on policyholders' account.....	\$842,434 58
Total Liabilities.....	<u>\$1,109,449 25</u>

## VI. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

	Number.	Amount.
Accident policies in force at the end of the previous year..	34,309	\$96,992,200 00
New policies issued during the year.....	39,090	107,535,083 00
Totals.....	<u>73,399</u>	<u>\$204,527,283 00</u>
Deduct policies ceased to be in force.....	40,616	113,585,575 00
Total in force at the end of the year.....	<u>32,783</u>	<u>\$90,941,708 00</u>

*Number and amount of policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	75	\$177,325 00
By expiry.....	40,541	113,408,250 00
Totals.....	<u>40,616</u>	<u>\$113,585,575 00</u>

*Business in New Jersey during 1877 :*

	Number.	Amount.
Policies on the lives of citizens of New Jersey in force December 31 of previous year.....	127	\$412,815 00
Policies on the lives of citizens of New Jersey issued during the year .....	171	568,000 00
Total .....	<u>298</u>	<u>\$980,815 00</u>
Deduct policies ceased to be in force during the year.....	153	498,015 00
Policies in force in New Jersey December 31, 1877...	<u>145</u>	<u>\$482,800 00</u>

	Number.	Amount.
Losses and claims on policies in New Jersey incurred during the year.....	8	\$248 57
Total.....	<u>8</u>	<u>\$248 57</u>

	Number.	Amount.
Losses and claims on policies in New Jersey paid during the year.....	8	\$248 57

Premiums collected or secured in New Jersey during the year, without any deduction for losses, dividends, commissions or other expenses: Cash.....	\$2,983 90
--	------------

---

LIVE STOCK  
Insurance Companies.

---





# LIVE STOCK INSURANCE COMPANIES.

## NEW JERSEY LIVE STOCK MUTUAL INSURANCE COMPANY.

### FLEMINGTON.

Incorporated March 22, 1861.

Commenced business June 1, 1871.

JOHN L. JONES, *President.*

PETER F. OPDYCKE, *Secretary.*

#### I. ASSETS.

Net amount of unpaid assessments which are due and collectable, deducting the probable cost of collecting the same, and all bad and doubtful assessments.....	\$1,800 00
Gross Assets of the Company.....	\$1,800 00

#### II. LIABILITIES.

Due the treasurer on note of board of directors.....	\$2,395 00
Office, agency and incidental expenses.....	150 00
Unpaid losses.....	150 00
Gross cash Liabilities.....	\$2,695 00

#### III. INCOME.

Whole amount actually received during the year (without deduction for commissions or expenses of collecting) for assessments or calls..	\$3,423 17
Gross cash Income.....	\$3,423 17

#### IV. EXPENDITURES.

Paid for losses.....	\$150 00
Paid for salaries, fees, etc.....	656 53
Paid for interest, on borrowed money or otherwise.....	438 45
Gross cash Expenditures.....	\$1,244 98

#### V. GENERAL ITEMS.

Whole amount of risks outstanding in the State of New Jersey.....	\$686 00
Whole amount of risks terminated during the year .....	17,174 00
Whole amount of losses (including those unpaid, reported and disputed,) occurring during the year on risks of the Company.....	300 00
Amount of losses occurring during the year on risks located in the State of New Jersey.....	300 00
Amount of assessments made.....	6,518 25



---

---

REPORT OF RECEIVER.

---

---



# REPORT OF RECEIVER.

---

## NEW JERSEY MUTUAL LIFE INSURANCE COMPANY.

---

NEWARK, N. J.

JOEL PARKER, *Receiver*.

OFFICE OF RECEIVER OF NEW JERSEY MUTUAL LIFE INSURANCE COMPANY, }  
189 MARKET STREET, NEWARK, N. J. }

*To Henry C. Kelsey, Commissioner of Insurance of New Jersey:*

Herewith find statement of receipts and disbursements by me as Receiver of the New Jersey Mutual Life Insurance Company, from the eighth day of February, A. D. 1877, (the date of my appointment,) to the thirty-first day of December, A. D. 1877, inclusive.

I also transmit to you copy of a circular issued on the eighteenth day of September last to the policyholders and other creditors of the Company, giving the condition of its affairs at the time of my appointment, as well as some details of subsequent action. I ask that this circular be received by you as part of my report, and filed therewith.

JOEL PARKER,  
*Receiver, &c.*

January 1st, 1878.

---

*Statement of Receipts and Disbursements of Joel Parker, Receiver of the New Jersey Mutual Life Insurance Company, from 8th February, 1877, to 31st December, 1877:*

### RECEIPTS.

#### *General Fund—*

Amount found in office February 8, 1877.....	\$826 21
Amount since received from various sources.....	17,454 69
Notes paid Receiver.....	84 47
Interest received on foreclosures, etc.....	1,160 21
	<hr/>
	\$19,525 58

---



## REPORT OF RECEIVER OF THE

## DISBURSEMENTS.

For stamps, box rent, etc.....	\$311 54
Office expenses, telegrams, express, etc.....	235 91
Rent of Newark office.....	722 80
Rent of Boston office, compromised.....	100 00
On drafts received.....	50
Clerks and actuary.....	3,150 00
Premiums fire policies on mortgaged property.....	61 45
Legal fees, costs and expenses in suits, etc., commenced previous to my appointment, including expenses of examination by commissioner.....	3,278 18
Legal fees, costs and expenses in suits, etc., commenced since my appointment.....	3,381 41
Salaries due employees in the Newark office at time of my appointment .....	496 54
Salaries due employees in the New York office at time of my appointment.....	520 66
Due Dr. Young for services before my appointment.....	86 80
Check of H. Ivins returned protested.....	35 00
Receiver's compensation on account .....	2,000 00
	<u>\$14,701 73</u>
Receipts .....	\$19,525 58
Disbursements .....	<u>14,701 73</u>
Balance December 31, 1877.....	<u>\$4,823 85</u>

## RECEIPTS.

*Special Fund:*

Amount received for premiums, and deposited specially by order of the Chancellor.....	\$3,563 31
---	------------

## DISBURSEMENTS.

Paid dividends.....	\$49 34
Paid commissions.....	28 20
Paid postage.....	3 12
Paid expenses .....	2 45
Paid exchange.....	1 37
Paid Davis check protested.....	53 30
Amount of checks mailed to policyholders to refund.....	2,986 19
	<u>3,123 97</u>
Amount on deposit, for which my receipts have not been returned to me after request.....	\$439 34

## COPY OF CIRCULAR OF SEPTEMBER 18, 1877.

## CIRCULAR.

*Statement of the Receiver of the New Jersey Mutual Life Insurance Company.*

OFFICE OF THE RECEIVER OF THE  
NEW JERSEY MUTUAL LIFE INSURANCE CO.,  
189 MARKET STREET, NEWARK, N. J.,  
September 18th, A. D. 1877. }

*To the Policyholders and other Creditors :*

Upon taking possession of the office of this Company as Receiver thereof, I at once endeavored to ascertain its status as represented by its books.

## ASSETS.

I found what purported to be a statement of the assets and liabilities on the 31st day of December, A. D. 1876. It differs so much from the actual condition of the Company as I afterwards found it, that I give it entire.

## ASSETS AS REPRESENTED BY STATEMENT OF DEC. 31, 1876.

Cash .....	\$12,797 40
Bonds and mortgages.....	734,274 80
Bonds owned by the Company.....	139,531 55
Bills receivable.....	322,886 83
Outstanding and deferred premiums.....	302,634 58
Call loans.....	25,019 43
Furniture and fixtures.....	10,283 20
Accrued interest.....	57,560 36
Due from agents.....	266,013 51
Real estate.....	61,903 94
Commuted commissions.....	8,072 45
	<u>\$1,934,978 05</u>

If the Company had been in the condition above represented a decree of insolvency could not have been made.

## ASSETS AS FOUND.

I found the affairs of the Company in a deplorable condition. Except a few dollars in currency and small checks, there were no available funds. The minutes of Directors meetings for several years past had been abstracted, and important books of recent date were missing. The President of the Company, to whom had been en-

trusted almost its entire management, absented himself. Under these discouraging circumstances I commenced the discharge of my duties. The failure of the Company left a legacy of innumerable complications with few facilities to unravel them.

There was no cash on deposit, nor was there a government bond in the office.

Of the bonds and mortgages which the Company was represented as owning, about one half in value had been disposed of on the eve of bankruptcy, in some instances, as claimed, for loans and in others to pay debts. All that could be transferred and delivered had been taken out of this State. Even mortgages deposited with the Comptroller of New Jersey, had been assigned to the National Capitol Company.

The assignments of the mortgages last named, unrecorded, have since been delivered to me. These mortgages, of the face value of one hundred thousand dollars, are the only assets of any considerable value, convertible into cash, that I have received.

There are mortgages and State bonds of the face value of two hundred thousand dollars in the Insurance Department of the State of New York, one half of which were deposited by the Hope Mutual Life Insurance Company, and the remainder by the Commonwealth Life Insurance Company. These securities at the time of the reinsurance of the risks of those companies by the New Jersey Mutual Life Insurance Company, were assigned to the latter Company; but the Superintendent of Insurance of the State of New York claims the right to collect the principal and interest, and distribute the proceeds thereof. This claim will be contested. Even if these securities do not come directly to my possession, they must, I think, eventually inure to the benefit of the policyholders of this Company, but to what extent cannot now be stated because it is not known upon what principle distribution will be ordered.

While the investigation made by the Secretary of State of New Jersey, acting as Commissioner of Insurance, was progressing, an attempt was made to reinsure the risks of this Company in the National Capitol Life Insurance Company of Washington, D. C., and a contract to that effect was signed (but remained unexecuted) under cover of which assets not before disposed of, were transferred to the possession of that Company, and taken out of the jurisdiction of New Jersey. Immediately upon my appointment efforts were made in the Courts of New York and Connecticut to obtain possession of the assets.

On the second day of April the President of the National Capitol Company, through his counsel, delivered to me what was represented to be all the securities he had received. These consisted principally of Louisiana and Virginia bonds without marketable value, demand notes of several years' standing, some mortgages on property which has depreciated, and which never had been worth one half its assumed value, and also some original deeds for lots of real estate in various localities. Upon examination of the papers thus received, I find that but little money can be realized therefrom. It is proper here to state that the receipt given by the President of the National Capitol Company acknowledges the delivery to him of other assets not surrendered to me. A suit for the recovery of these is now pending in New York.

On the 9th day of April there was brought to my office by a messenger of a former attorney of the New Jersey Mutual Life Insurance Company, residing in New York City, a bundle of premium notes which it was said had been found in his office. These foot up nearly \$150,000, and with other premium notes and call loans will serve to reduce the liability on individual policies.

Other items in the statement taken from the books, such as deferred premiums, commuted commissions, &c., in the present condition of the Company cannot be esteemed valuable assets, while the large sum of \$266,013.51, represented in the state-

ment to be due from agents, is likely to shrink to very small dimensions, as nearly all the agents claim balance due from the Company, some as high as fifty thousand dollars. I find great difficulty in bringing the agents to a settlement. The majority reside in distant States, where it is inconvenient and expensive to prosecute. Some who are indebted will probably with their securities prove irresponsible.

Several suits have been commenced against former directors and stockholders to recover securities (or value thereof) alleged to have been illegally withdrawn by them, and appropriated to their individual use. The result of these suits will so greatly affect the dividend, that it is probable no payment can be made until they shall be finally determined.

#### LIABILITIES.

It is impossible at this time to state accurately the liabilities of the Company. Large claims have been made which will be resisted. With the Continental Life Insurance Company of New York and other companies, the New Jersey Mutual Life Insurance Company had contracts, out of which have arisen demands against this Company, involving hundreds of thousands of dollars. I believe these demands to be unfounded, but cannot predict the result. It is probable that a settlement will be made with the Continental Company, which will avoid protracted litigation.

Unpaid death claims, on which the sum of \$114,661.66 is demanded, were found in the office when I took possession, and since then additional claims of this character amounting to \$117,939.00 have been forwarded to me. In the State of New York it has been decided by one of the courts that death claims are not preferred debts, and the case has been taken to the Court of Appeals of that State for adjudication. There has been no decision of the question in this State.

Of course the largest liability is to the living policyholders. It is impossible, now, to state this liability accurately in consequence of the neglect of several agents to make final reports, and also on account of the removal from this office of several of the books about the time of the insolvency. Every inquiry has been made for the missing books but without success. Without these it is difficult to ascertain the numbers of lapsed policies, and hence the necessity of the order of the Court of Chancery requiring every policyholder to present to me his policy and last receipt for premium.

My clerks are making a list of policies in force, and as soon as this is completed, the reserve will be computed by the Actuary. The special Examiner in January last made the reserve on outstanding policies about \$1,500,000.00.

When I entered upon my duties I found the Company involved in litigation. Suits in various stages of progress were pending in several States and in the United States Courts. Upon investigating the circumstances of each case, and taking the opinion of the counsel who had already been employed, I authorized defence in most of the cases. The litigation found in progress at the time of my appointment has required the expenditure, in fees and costs, of a considerable sum, although I have insisted upon and obtained, in most instances, a reduction from bills presented.

In reference to legal expenses I am in a position of much embarrassment. The questions to be settled in the courts are as numerous as if the cash assets of the Company amounted to millions, and yet I have a comparatively small sum to use for such purpose, if anything be saved for the policyholders. While eminent counsel of experience should be fairly compensated for laborious service in suits involving intricate questions connected with life insurance, yet in view of the abuses in that direction in the case of some companies in other States, and also in view of the insolvent con-

dition of this Company, I will exercise the utmost care, under the direction of the Court of Chancery, to keep this item of expenditure within reasonable limit.

The vast amount of litigation pending at the time of my appointment, together with that which has been and must still be instituted, will, however, necessarily cause the legal expenses for counsel fees and costs at reasonable rates to be large.

I have thus, as briefly as possible, presented a general statement of the condition of the Company as I found it, and mentioned some of the many difficulties by which I am surrounded in the administration of my trust. I regret that I am not able to make a more favorable exhibit. The outlook is extremely discouraging, but I will do my utmost to preserve for the policyholders and other creditors all it is possible to save from the wreck committed to my care.

JOEL PARKER,  
*Receiver.*



---

---

# STATISTICAL TABLES.

---

---



TABLE No. I.—CLASSIFICATION OF ASSETS.

*Life Insurance Companies.*

NAME AND LOCATION.	Real estate.	Bonds and mortgages.	United States bonds.	Other stocks and bonds.	Loans on collaterals.	Premium notes and bonds.	Cash in office and bank.	Deferred and unpaid premiums.	All other assets.	Total.
Etna, Hartford.....	\$263,771 88	\$10,709,906 92	\$574,862 50	\$6,629,500 40	\$241,962 06	\$3,315,063 97	\$988,812 15	\$211,285 28	\$792,263 25	\$24,030,578 41
American, Philadelphia.....	356,500 00	2,490,422 95	.....	467,115 83	170,873 70	498,126 81	119,213 01	40,169 82	76,133 00	4,206,555 12
Brooklyn, New York.....	78,700 00	894,325 28	133,437 50	468,425 00	14,400 00	369,856 51	75,459 19	40,169 82	27,856 37	2,173,708 55
Continental, Hartford.....	268,136 28	789,310 89	121,325 00	300,039 93	100,030 00	890,840 66	176,829 68	91,937 95	166,671 52	2,894,841 92
Connecticut Mutual, Hartford.....	4,067,908 90	28,335,744 97	2,545,962 50	3,335,320 00	130,730 28	5,606,486 14	1,190,676 62	34,560 02	2,250,661 32	47,496,150 56
Equitable, New York.....	6,286,544 04	13,723,213 44	5,721,745 00	3,345,737 38	1,953,206 00	.....	1,106,340 52	526,622 60	384,385 33	33,057,969 61
Germania, New York.....	794,069 27	4,404,222 13	1,255,115 00	785,717 00	100,000 00	.....	248,677 13	208,338 79	180,351 03	8,021,943 85
Gloucester, New York.....	1,052,073 86	4,607,237 00	1,255,115 00	785,717 00	100,000 00	.....	248,677 13	208,338 79	180,351 03	8,021,943 85
Kaiserbörse, New York.....	1,249,225 80	1,918,186 14	369,891 83	617,427 50	25,000 00	2,331,551 04	80,688 43	21,516 02	417,101 34	6,594,013 34
Manhattan, New York.....	714,555 25	4,255,168 77	984,229 25	292,185 50	1,481,076 21	1,838,318 99	32,574 13	140,646 87	225,189 85	9,555,644 82
Metropolitan, New York.....	283,000 00	707,200 00	193,730 00	257,950 00	66,463 82	311,509 51	14,221 88	223,935 31	19,571 95	2,087,582 47
Mutual, New York.....	5,725,035 65	58,152,733 88	7,714,087 12	9,195,524 05	.....	.....	1,769,592 79	754,186 24	1,438,647 92	84,740,807 65
Mutual Benefit, Newark.....	294,372 23	1,210,094 09	5,696,633 75	9,147,638 73	.....	5,310,178 64	642,976 48	170,132 35	716,970 59	34,289,044 86
National U. S. A., Chicago.....	588,580 18	1,901,200 49	448,866 50	284,310 00	251,419 92	56,308 90	155,163 85	80,822 55	94,517 97	3,861,280 36
New England Mutual, Boston.....	1,398,251 25	2,384,483 34	1,095,055 00	7,132,457 78	337,380 00	1,865,248 16	280,872 17	109,414 07	222,367 38	14,835,529 16
New York, New York.....	3,500,268 07	15,229,202 23	4,499,390 00	8,890,070 33	.....	685,234 74	1,216,301 61	450,778 10	315,895 35	34,787,610 43
Northwestern Mutual, Milwaukee.....	794,069 27	12,193,014 83	385,723 14	157,163 03	.....	3,262,958 39	264,678 61	226,432 70	599,027 95	13,083,289 13
Penn Mutual, Philadelphia.....	322,004 00	2,484,121 57	683,118 37	1,436,224 38	239,687 71	766,529 89	173,374 63	88,137 38	6,242,229 83	10,948,277 00
Phoenix Mutual, Hartford.....	357,768 00	6,669,352 50	239,037 00	364,367 00	36,050 00	2,640,819 13	241,496 33	68,873 42	263,943 03	10,948,277 00
Provident Life and Trust, Phila.....	.....	.....	105,468 75	.....	.....	1,651 40	1,652 57	12,398 73	.....	151,761 31
Provident Savings, New York.....	306,940 84	1,007,716 81	1,244,000 00	1,027,384 61	92,252 96	88,717 92	21,397 91	133,659 00	30,472 63	3,952,542 68
Prudential, Newark.....	.....	.....	3,240 00	.....	.....	.....	3,453 96	20,030 58	181 91	26,965 55
Readington Mutual, Readington.....	40,000 00	156 130 00	.....	.....	1,500 00	.....	577 43	75 00	71 96	2,224 39
State Mutual, Worcester.....	394,615 00	2,033,883 23	345,651 25	1,347,206 69	.....	20,914 52	241,363 33	74,224 98	12,000 00	2,287,400 77
Travellers, Hartford.....	.....	.....	10,975 00	540,280 00	.....	.....	59,522 80	98,174 00	96,667 25	3,203,617 28
Union Mutual (of Maine), Boston.....	274,910 65	3,622,072 80	242,487 50	453,760 00	32,857 44	1,520,003 28	280,765 57	143,484 34	266,548 72	7,836,890 30
United States, New York.....	75,134 40	2,820,871 44	192,890 81	1,412,135 00	339,100 00	136,354 48	136,354 48	136,812 98	55,805 19	4,799,788 01
Washington, New York.....	227,551 15	2,945,306 79	548,150 00	1,777,975 00	.....	15,408 24	270,756 06	117,448 52	55,594 77	5,553,250 53
Total.....	\$30,607,472 29	\$192,968,447 18	\$36,108,116 82	\$60,110,528 14	\$5,743,203 80	\$31,655,840 67	\$9,644,103 98	\$4,354,415 25	\$8,857,069 33	\$379,975,197 46

TABLE No. II.—CLASSIFICATION OF LIABILITIES.

*Life Insurance Companies.*

NAME AND LOCATION.	Policy claims adjusted and unadjusted.	Policy claims resisted.	Unpaid divi- dends.	Reserve for reinsurance.	All other claims.	Total liabil- ties, except capital stock.	Surplus on policyholders' account.	Capital stock.
Ætna, Hartford.....	\$376,595 11	\$2,537 00	\$96,614 52	\$19,210,023 00	\$59,793 76	\$19,755,553 39	\$4,245,015 02	\$150,000 00
American, Philadelphia.....	52,270 00	13,500 00	548 50	3,377,329 00	125,512 17	4,069,159 67	137,365 45	500,000 00
Brooklyn, New York.....	50,068 00	5,000 00	.....	1,836,449 00	15,385 00	1,906,902 00	296,806 55	125,000 00
Connecticut Mutual, Hartford.....	580,935 00	274,000 00	291,041 95	39,266,081 00	328,353 00	40,740,510 95	6,755,639 51	300,000 00
Continental, Hartford.....	30,937 00	1,500 00	.....	2,706,676 00	.....	2,739,113 00	255,728 92	.....
Equitable, New York.....	445,040 00	80,500 00	70,476 00	28,538,775 00	102,347 00	27,301,138 00	5,759,861 61	100,000 00
Germania, New York.....	30,033 62	7,093 97	36,516 59	9,743,815 00	17,036 18	6,995,276 36	1,026,667 49	200,000 00
Globe Mutual, New York.....	130,704 00	33,932 40	21,242 63	9,743,815 00	2,016 51	8,961,149 57	213,397 00	100,000 00
Knickbocker, New York.....	131,300 00	189,400 00	.....	5,726,913 00	2,355 81	5,734,968 81	1,091,510 00	100,000 00
Manhattan, New York.....	170,971 89	51,152 00	78,258 03	7,852,732 00	11,000 00	8,164,133 92	1,691,316 00	100,000 00
Metropolitan, New York.....	73,843 00	.....	471 00	1,630,548 00	90,960 25	1,795,822 25	291,760 21	200,000 00
Mutual, New York.....	486,757 00	146,136 00	.....	72,256,123 00	217,561 00	74,106,607 00	10,643,700 65	.....
Mutual Benefit, Newark.....	443,151 00	50,000 00	.....	27,992,856 00	16,195 85	28,618,410 11	5,680,634 75	.....
Mutual, U. S. A., Chicago.....	70,990 79	25,000 00	206,207 16	3,059,452 00	76,495 81	3,231,899 60	629,380 76	100,000 00
New England Mutual, Boston.....	127,015 00	.....	157,399 74	11,672,280 00	1,825 73	11,958,320 47	2,877,093 69	.....
New York, New York.....	417,867 32	43,100 00	.....	28,034,381 00	17,420 91	28,512,769 23	6,274,841 20	.....
Northwestern Mutual, Milwaukee.....	150,208 60	48,500 00	5,000 00	14,092,291 00	32,767 30	15,016,316 30	3,764,682 75	.....
Penn Mutual, Philadelphia.....	39,859 61	13,500 00	13,710 19	4,898,470 00	21,006 46	5,016,686 58	1,462,662 57	100,000 00
Phoenix Mutual, Hartford.....	288,574 00	60,500 00	.....	9,581,525 00	95,115 63	10,005,714 63	942,662 37	500,000 00
Provident Life and Trust, Philadelphia.....	45,196 62	.....	8,562 93	2,920,426 00	5,300 81	2,979,486 36	973,656 32	.....
Provident Savings, New York.....	10,118 19	.....	4,607 66	28,206 00	4,607 66	42,931 85	77,819 66	125,000 00
Prudential, Newark.....	2,621 10	500 00	.....	19,065 85	225 00	19,790 85	7,114 70	5,900 00
Readington Mutual, Readington.....	25,000 00	.....	.....	1,763,885 00	.....	2,621 10	.....	.....
State Mutual, Worcester.....	39,425 00	2,500 00	2,081 65	2,307,258 00	.....	1,791,466 65	446,434 12	.....
Travelers', Hartford.....	.....	.....	.....	.....	.....	2,549,183 00	654,434 28	.....
Union Mutual (of Maine), Boston.....	225,195 75	.....	26,615 06	7,068,799 00	27,644 33	7,208,254 14	528,636 16	.....
United States, New York.....	103,960 00	.....	.....	3,960,776 00	28,823 17	4,093,559 17	706,299 71	150,000 00
Washington, New York.....	15,729 48	17,000 00	.....	4,365,143 00	12,239 72	4,440,112 20	913,138 33	125,000 00
Total.....	\$1,644,856 57	\$1,105,566 37	\$1,023,848 95	\$314,359,216 85	\$1,431,325 19	\$322,565,213 93	\$67,501,379 24	\$3,880,900 00

TABLE No. III.—CLASSIFICATION OF INCOME.

*Life Insurance Companies.*

NAME AND LOCATION.	PREMIUMS.		Interest and dividends.	Rents.	All other sources.	Total.	INCOME AS COMPARED WITH EXPENDITURES.	
	Cash.	Note.					Excess.	Deficiency.
Eliza, Hartford.....	\$2,902,118 84	\$811,722 48	\$1,593,767 27	.....	\$4,437 06	\$4,728,075 65	\$744,040 22	.....
American, Philadelphia.....	553,297 30	35,434 28	236,174 44	\$3,522 27	10,021 38	888,418 67	.....	\$325,381 74
Brooklyn, New York.....	825,847 68	7,231 89	148,323 67	1,736 27	11,659 35	494,798 86	.....	287,258 12
Connecticut Mutual, Hartford.....	6,448,352 59	51,566 40	2,585,668 22	89,329 27	22,364 86	9,192,281 34	1,051,937 10	.....
Continental, Hartford.....	429,746 81	46,321 65	121,959 05	11,837 29	1,050 00	601,915 80	.....	197,956 99
Equitable, New York.....	7,066,650 49	.....	1,551,639 82	286,144 03	16,593 77	8,921,028 11	2,061,271 97	.....
Germania, New York.....	1,800,627 11	.....	597,531 68	25,248 86	288 31	1,883,675 96	348,687 89	.....
Globe Mutual, New York.....	339,274 36	500 15	173,384 58	31,188 79	104,973 25	909,321 60	.....	106,941 67
Kieckhefer, New York.....	1,853,279 26	155,741 81	258,891 58	49,233 09	138 07	1,799,974 51	.....	391,602 60
Manhattan, New York.....	1,082,311 04	81,078 60	636,321 37	4,960 64	11,253 63	1,790,965 28	117,663 34	.....
Metropolitan, New York.....	615,015 45	123,114 16	80,295 26	26,718 96	.....	844,143 83	65,970 09	.....
Mutual, New York.....	14,030,153 41	.....	4,803,951 07	59,851 88	18,504 37	18,912,460 73	2,828,777 40	.....
Mutual Benefit, Newark.....	4,330,599 29	177,716 50	2,092,457 38	3,031 25	7,362 67	6,521,467 69	934,308 49	.....
National U. S. A., Chicago.....	718,336 76	13,217 60	182,049 36	25,475 48	1,110 06	940,189 26	160,248 81	.....
New England Mutual, Boston.....	1,437,354 45	564,685 64	811,144 64	48,997 29	.....	2,862,282 02	350,817 88	.....
New York, New York.....	5,722,264 09	.....	1,800,619 42	51,501 08	.....	7,574,384 59	1,700,920 34	.....
Northwestern Mutual, Milwaukee.....	1,768,869 11	523,472 24	1,411,273 06	7,451 90	20 80	3,711,087 11	339,615 79	.....
Penn Mutual, Philadelphia.....	1,015,629 62	146,524 69	388,907 00	9,708 75	4,899 00	1,542,169 06	480,635 63	.....
Phoenix Mutual, Hartford.....	1,412,925 50	166,178 32	695,823 87	2,013 93	2,635 30	2,189,006 92	167,896 63	.....
Provident Life and Trust, Philadelphia.....	759,615 91	9,969 98	156,976 01	7,684 91	120 00	934,386 81	434,792 76	.....
Provident Savings, New York.....	44,740 91	1,317 45	6,033 35	.....	1,738 42	53,830 13	2,128 99	.....
Prudential, Newark.....	29,517 28	118 82	118 82	.....	28,635 80	28,635 80	4,460 76	.....
Readington Mutual, Readington.....	382 00	.....	105 00	.....	8,689 60	9,576 60	.....	1,087 79
State Mutual, Worcester.....	214,504 84	57,148 01	112,344 01	.....	.....	383,996 86	163,634 84	.....
Travelers', Hartford.....	496,064 34	.....	205,255 89	2,438 73	2,972 53	706,731 54	413,993 98	.....
Union Mutual (of Maine), Boston.....	1,126,587 07	303,862 61	464,901 55	13,716 04	18,171 04	1,927,238 31	.....	305,321 17
United States, New York.....	885,341 70	.....	286,985 21	.....	.....	1,173,326 91	.....	33,682 78
Washington, New York.....	983,839 16	.....	283,276 14	.....	3,162 97	1,280,278 27	201,071 96	.....
Total.....	\$57,617,996 84	\$2,781,824 46	\$21,292,378 82	\$761,861 76	\$251,836 44	\$82,695,898 32	\$12,472,901 86	\$1,850,813 16



TABLE No. IV.—CLASSIFICATION OF EXPENDITURES.

*Life Insurance Companies.*

NAME AND LOCATION.	POLICY LOSSES AND CLAIMS.		POLICIES PURCHASED AND SURRENDERED.		DIVIDENDS TO POLICY-HOLDERS.		Dividends to stockholders.	Commissions.	Salaries of officers and employees and other expenditures.	Total.
	Cash.	Note.	Cash.	Note.	Cash.	Note.				
Ætna, Hartford.....	\$1,576,816 20	\$162,741 49	\$778,200 56	\$340,237 08	\$288,151 83	\$272,743 18	\$45,000 00	\$229,340 52	\$79,305 63	\$3,984,035 43
American, Philadelphia.....	522,941 10	19,634 87	526,611 21	214,411 07	42,425 74	21,433 61	20,328 00	59,344 87	29,218 50	1,365,781 41
Brooklyn, New York.....	333,969 00	70,669 10	149,306 88	32,440 91	25,619 32	14,277 66	12,500 00	28,236 69	33,179 57	783,056 98
Connecticut Mut'l, Hartford.....	3,201,528 85	105,195 15	981,541 93	324,241 50	2,177,239 44	334,536 80	12,000 00	413,720 16	105,672 90	8,140,344 24
Continental, Hartford.....	153,157 65	25,079 62	219,343 15	144,508 70	43,556 06	.....	.....	46,968 43	63,087 80	799,872 79
Equitable, New York.....	2,099,895 92	.....	1,389,274 47	.....	1,745,106 37	.....	7,000 00	344,845 64	346,179 12	6,559,756 14
Glbe Mut'l, New York.....	650,849 50	1,549 00	346,331 11	.....	169,680 71	.....	24,000 00	104,480 83	114,074 21	1,484,988 07
Globe Mut'l, New York.....	529,112 96	119,473 08	716,759 12	18,415 35	238,913 58	15,726 62	9,987 50	22,483 15	89,523 11	2,003,576 81
Knickerbocker, New York.....	610,121 82	59,895 68	177,138 87	161,561 74	271,280 81	19,177 61	55,000 00	102,655 85	88,919 00	1,663,241 91
Manhattan, New York.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Metropolitan, New York.....	209,965 75	5,567 25	195,194 48	170,726 66	16,117 00	.....	.....	70,834 27	45,862 73	775,173 74
Mutual, New York.....	4,741,279 76	.....	5,636,659 15	.....	3,568,161 57	.....	.....	379,873 93	428,501 24	16,083,683 33
Mutual Benefit, Newark.....	1,903,495 62	125,265 84	802,379 47	302,367 47	1,433,480 02	86,984 72	100,000 00	301,611 70	108,991 06	5,886,838 61
National U. S. A., Chicago.....	208,911 33	796 72	243,346 39	6,314 85	.....	.....	.....	47,044 43	72,119 43	779,940 45
New England Mut'l, Boston.....	981,224 29	92,641 71	430,789 41	106,339 41	377,259 80	140,169 61	.....	91,588 10	73,851 56	2,511,484 14
New York, New York.....	1,928,199 15	17,729 09	928,100 76	52,810 95	1,490,546 87	20,388 88	.....	358,801 24	268,800 02	5,877,464 25
North'n Mut'l, Philadelphia.....	1,369,092 92	15,787 06	1,369,092 92	32,440 91	1,369,092 92	52,810 95	.....	145,723 82	145,723 82	3,857,464 25
Penn Mut'l, Philadelphia.....	362,872 37	16,535 52	399,424 30	156,374 40	156,374 40	74,578 80	.....	77,572 97	99,597 94	1,661,553 33
Phoenix Mut'l, Hartford.....	689,494 70	64,354 15	136,866 91	378,156 27	282,374 74	53,606 42	6,000 00	97,886 06	112,736 80	2,621,710 20
Prov. Life and Trust, Phila.....	182,540 27	.....	58,806 87	6,883 37	115,125 96	11,035 12	.....	47,682 79	54,933 04	466,604 05
Prov'l Savings, New York.....	12,033 47	.....	3,808 33	312 98	533 48	.....	.....	.....	.....	.....
Prudential, Newark.....	5,206 22	.....	.....	.....	.....	.....	.....	8,603 61	13,615 62	51,701 14
Readington Mut'l, Read'g'n.....	9,086 80	.....	.....	.....	.....	.....	.....	6,685 49	8,764 29	24,175 04
State Mut'l, Worcester.....	13,307 70	.....	.....	.....	75,962 49	.....	.....	240 00	886 48	451 11
Travelers', Hartford.....	150,801 98	.....	15,974 78	18,265 19	.....	.....	.....	18,708 18	20,610 54	2,387 92
Union Mut'l (of Maine).....	.....	.....	.....	.....	.....	.....	.....	42,289 97	39,263 68	35,404 15
United States, New York.....	715,526 99	109,335 34	586,597 53	229,126 97	90,674 05	91,332 00	.....	188,824 72	85,729 89	1,359,912 49
Washington, New York.....	393,391 19	.....	394,466 51	297,177 83	170,246 00	.....	.....	159,207 78	76,837 25	1,206,469 69
Total.....	\$24,092,187 82	\$1,147,545 64	\$15,613,003 59	\$3,251,115 48	\$13,178,804 39	\$1,722,571 44	\$342,707 91	\$2,507,576 11	\$2,897,048 09	\$61,230,646 15

TABLE No. V.—CLASSIFICATION OF POLICIES IN FORCE DECEMBER 31, 1877, AND SUMMARY OF BUSINESS IN NEW JERSEY DURING THE YEAR.

*Life Insurance Companies.*

NAME AND LOCATION.	POLICIES AND AMOUNTS IN FORCE.				NEW JERSEY BUSINESS.			
	Whole Life.		Endowments.		All others.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Etna, Hartford.....	34,900	\$65,387,940	17,934	\$19,039,027	2,814	\$7,072,107	55,698	\$22,719,074
American, Philadelphia.....	8,862	16,914,424	792	1,931,715	243	595,238	9,727	18,411,313
Brooklyn, New York.....	3,069	6,830,504	685	1,467,680	388	1,030,491	4,543	9,328,484
Conn. Mutual, Hartford.....	57,237	139,005,313	8,855	17,977,080	813	1,415,305	66,232	178,289,635
Continental, Hartford.....	6,651	8,387,337	2,729	2,505,313	214	397,108	9,594	11,499,778
Equitable, New York.....	39,889	136,108,251	6,516	19,589,265	353	5,123,900	46,749	160,821,416
Germania, New York.....	14,889	25,550,514	4,396	6,864,731	155	402,000	19,640	32,817,295
Globe Mutual, New York.....	8,172	15,123,498	2,109	2,821,218	56	109,000	10,337	18,053,716
Kniekerbocker, New York.....	6,780	15,183,134	1,348	2,064,719	339	738,900	8,467	17,991,753
Manhattan, New York.....	10,605	33,142,068	1,388	2,968,181	38	208,300	12,091	36,318,549
Metropolitan, New York.....	10,821	15,793,933	1,111	728,292	18	14,679	11,950	16,536,814
Mutual, New York.....	74,603	249,625,182	16,880	44,709,439	120	153,600	91,553	234,488,311
Mutual Benefit, Newark.....	39,546	113,277,044	3,221	7,826,400	29	9,796	3,469	10,857,668
National U. S. A., Chicago.....	8,096	16,216,644	1,302	1,638,958	308	1,459,942	9,706	19,384,554
New Eng. Mutual, Boston.....	13,718	41,569,936	2,863	7,492,207	3,462	9,485,934	15,131	58,488,077
New York, New York.....	36,374	104,898,249	8,854	20,594,511	377	2,411,127	45,695	127,901,887
Northwestern, Milwaukee.....	26,099	50,839,120	7,990	11,779,167	677	1,798,551	34,766	64,416,847
Peann Mutual, Philadelphia.....	8,404	25,807,424	2,479	5,157,295	22	92,353	10,905	30,757,072
Phoenix Mutual, Hartford.....	18,644	35,702,316	6,759	7,931,796	76	264,854	521	1,064,014
Prov. Life and Trust, Pulla.....	1,894	5,798,180	4,801	14,425,813	98	485,588	6,793	20,707,581
Provi. Savings, New York.....	157	271,484	26	88,500	698	1,791,380	881	2,151,374
Prudential, Newark.....	3,924	8,953,450	929	1,866,474	.....	.....	4,853	10,461,924
State Mutual, Worcester.....	9,020	16,099,662	1,911	2,460,721	77	138,800	11,908	18,690,183
Travelers, Hartford.....	11,979	26,196,231	5,623	7,120,587	529	1,065,000	18,131	34,381,818
Union Mu. (Maine), Boston.....	8,744	17,045,571	1,829	2,931,369	507	1,061,232	11,080	21,631,192
United States, New York.....	8,047	19,428,064	2,182	3,968,389	.....	.....	10,229	23,127,515
Washington, New York.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	470,915	\$1,224,617,031	114,964	\$216,656,624	12,126	\$37,411,421	598,035	\$1,478,685,071
							18,337	\$44,369,791
							2,690	\$5,000,810
								\$1,206,503.09
								\$813,565.09
								\$788,247.31

NEW JERSEY BUSINESS.

POLICIES AND AMOUNTS IN FORCE.

NAME AND LOCATION.

Whole Life.

Endowments.

All others.

Totals.

Policies in force.

Policies issued in 1877.

Premiums received in 1877.

Losses in 1877.

Losses incurred in 1877.

TABLE No. VI.—EXHIBIT OF TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.

*Life Insurance Companies.*

NAME AND LOCATION.	MODE OF TERMINATION.															
	Issued.		Terminated.		By Death.		By Expiry.		By Surrender.		By Lapse.		By Change.		Not Taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Etna, Hartford.....	5,770	\$8,078,168	6,859	\$12,744,649	655	\$1,179,609	497	\$633,909	2,482	\$4,785,684	2,579	\$4,940,025	.....	.....	646	\$1,245,432
American, Philadelphia.....	1,044	1,454,545	3,288	7,082,669	226	541,975	.....	.....	1,852	3,382,202	573	1,439,700	610	\$1,647,392	28	71,400
Brooklyn, New York.....	550	1,159,011	1,267	3,087,410	50	129,250	81	238,483	402	1,026,150	592	1,217,657	17	161,400	125	254,500
Connecticut Mutual, Hartford.....	6,213	15,301,735	6,579	20,435,508	932	2,393,088	216	679,428	2,397	7,854,762	2,411	6,079,180	.....	465,100	623	1,763,550
Continental, Hartford.....	6,138	27,955,472	3,347	6,158,933	132	183,963	7	24,500	1,358	1,773,673	973	1,739,100	.....	663,317	877	969,380
Equitable, New York.....	6,699	20,712,793	8,596	32,912,067	598	1,989,247	56	156,710	2,671	11,191,415	4,327	14,299,240	.....	2,106,469	1,016	3,297,995
Germania, New York.....	2,650	3,078,174	2,696	4,317,192	342	573,917	41	84,074	1,258	1,993,108	846	1,288,913	2	25,447	207	346,733
Globe Mutual, New York.....	2,858	4,376,731	3,515	7,336,089	174	408,053	53	92,435	922	2,467,527	1,786	3,553,382	.....	.....	580	1,014,412
Kaiserbocker, New York.....	1,072	2,502,467	2,174	5,386,417	181	487,363	69	94,812	922	2,656,993	920	2,180,544	1	11,900	81	161,775
Manhattan, New York.....	1,261	3,009,120	1,844	5,449,679	201	615,539	26	58,114	860	2,558,427	236	728,561	382	1,179,739	189	509,298
Metropolitan, New York.....	2,405	2,391,442	7,963	10,078,392	175	215,553	.....	.....	1,523	1,589,565	5,711	7,434,027	183	331,500	371	504,747
Mutual, New York.....	8,494	29,491,920	9,066	27,541,646	938	3,075,700	328	919,714	1,757	2,157,922	.....	.....	.....	218,435	643	1,909,875
Mutual Benefit, Newark.....	3,270	7,016,391	3,781	12,670,831	524	1,723,266	35	104,535	619	1,895,077	1,270	3,258,737	1,091	5,059,841	242	629,375
National U. S. A., Chicago.....	1,802	3,311,274	2,449	5,895,741	105	211,452	21	55,800	445	876,383	1,091	2,282,709	588	1,692,251	189	473,116
New England Mutual, Boston.....	2,371	6,725,350	2,540	7,227,369	258	776,042	134	256,265	587	1,902,184	1,223	3,368,086	.....	41,000	338	951,132
New York, New York.....	6,597	20,156,639	6,413	20,093,225	566	1,690,136	69	187,162	1,949	6,893,242	3,089	8,063,799	.....	503,815	740	2,665,071
Northwestern Mutual, Milwaukee.....	4,078	9,296,264	5,768	12,342,608	373	719,441	323	565,387	1,456	2,592,574	3,196	6,785,877	.....	610,867	420	1,065,462
Penn Mutual, Philadelphia.....	2,292	5,371,841	1,940	5,668,070	136	370,351	10	43,700	334	1,093,301	1,132	3,065,573	25	320,292	283	834,850
Phoenix Mutual, Hartford.....	3,449	4,099,610	5,745	12,544,626	354	767,820	29	38,503	445	975,294	2,749	5,642,777	1,637	4,321,060	531	799,232
Prov. Life & Trust, Philadelphia.....	998	3,085,131	1,010	3,224,749	52	189,558	14	51,988	464	1,350,410	423	1,311,379	2	100,064	55	229,500
Provident Savings, New York.....	563	1,031,334	533	1,111,660	2	6,000	47	144,500	21	58,700	360	634,000	7	45,910	96	222,500
Readington Farm, Mut., Read'ton.....	69	34	34	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
State Mutual, Worcester.....	291	703,500	294	4,549,847	46	19,574	12	1,000	.....	198,300	114	289,000	.....	.....	.....	.....
Travelers', Hartford.....	2,883	3,527,771	2,294	4,283,979	75	143,715	16	42,000	92	86,700	1,178	2,283,600	482	1,152,050	307	675,875
Union Mutual (of Maine), Boston.....	3,066	4,780,417	5,319	11,860,893	254	583,500	244	282,905	1,518	3,248,150	2,792	5,614,350	.....	723,688	511	933,990
United States, New York.....	4,197	8,865,101	3,420	8,522,297	137	287,582	39	120,280	402	1,075,235	2,178	5,156,490	27	407,710	637	1,475,000
Washington, New York.....	1,498	3,398,432	2,078	3,834,833	113	292,375	40	64,465	838	2,055,660	815	1,716,800	.....	.....	272	487,895
Total.....	81,088	\$166,999,833	109,686	\$270,612,469	7,527	\$19,856,305	2,407	\$4,938,589	33,033	\$86,208,387	42,534	\$95,284,656	5,004	\$21,699,178	10,097	\$23,383,456



TABLE NO. VII.—EXHIBIT OF NUMBER AND AMOUNT OF POLICIES OUTSTANDING AT THE BEGINNING AND AT THE END OF THE YEAR.

*Life Insurance Companies.*

NAME AND LOCATION.	No. of policies outstanding December 31, 1876.	No. of policies outstanding December 31, 1877.	Decrease.	Amount of policies outstanding Dec. 31, 1876.	Amount of policies outstanding Dec. 31, 1877.	Increase.	Decrease.
Etna, Hartford.....	56,987	55,698	\$1,289	\$87,385,555	\$82,719,074	.....	\$4,666,481
American, Philadelphia.....	11,971	9,727	2,244	24,079,498	18,451,374	.....	5,628,124
Brooklyn, New York.....	4,479	3,762	717	10,532,717	8,604,318	.....	1,928,399
Connecticut Mutual, Hartford.....	66,618	66,232	386	183,414,408	178,280,635	.....	5,133,773
Continental, Hartford.....	10,083	9,504	209	13,898,537	11,489,778	.....	2,398,759
Equitable, New York.....	48,736	46,749	1,987	173,050,690	160,821,416	.....	12,229,274
Germania, New York.....	20,296	19,650	646	34,056,313	32,817,295	.....	1,239,018
Globe Mutual, New York.....	10,994	10,337	657	20,913,024	18,053,716	.....	2,859,308
Knickerbocker, New York.....	9,569	8,467	1,102	21,095,703	17,991,753	.....	3,093,950
Manhattan, New York.....	12,614	12,661	583	33,359,108	36,318,749	.....	2,959,659
Metropolitan, New York.....	17,508	11,950	5,558	94,223,764	16,596,814	.....	7,686,950
Mutual, New York.....	92,125	91,523	602	301,278,027	294,488,311	.....	6,789,716
Mutual Benefit, Newark.....	43,307	42,796	511	131,846,985	126,193,045	.....	5,653,940
National U. S. A., Chicago.....	10,343	9,706	637	21,619,001	19,334,534	.....	2,284,467
New England Mutual, Boston.....	20,212	20,043	169	58,940,326	58,438,077	.....	502,249
New York, New York.....	45,421	45,605	184	127,748,473	127,901,887	153,414	.....
Northwestern Mutual, Milwaukee.....	36,456	34,766	1,690	67,493,191	64,416,847	.....	3,076,344
Penn Mutual, Philadelphia.....	10,643	10,905	262	31,053,301	30,757,072	.....	296,229
Phoenix Mutual, Hartford.....	27,775	25,479	2,296	52,343,982	43,898,966	.....	8,445,016
Provident Life and Trust, Philadelphia.....	6,895	6,793	12	20,847,199	20,707,581	.....	139,618
Provident Savings, New York.....	911	881	30	2,231,700	2,151,374	.....	80,326
Prudential, New York.....	11,225	11,225	.....	1,030,635	1,030,635	.....	.....
State Mutual, Worcester.....	4,826	4,826	.....	10,251,771	10,251,771	.....	.....
Travelers, Hartford.....	10,833	11,008	175	19,146,501	18,699,183	.....	447,318
Union Mutual (of Maine), Boston.....	20,444	18,131	2,313	40,979,294	34,381,818	.....	6,597,476
United States, New York.....	10,303	11,080	777	21,298,338	21,641,192	.....	342,854
Washington, New York.....	10,890	10,229	670	24,346,985	23,127,543	.....	1,219,442
Total.....	621,878	609,271	24,258	\$1,558,331,993	\$1,479,715,731	\$1,427,755	\$85,045,040

\* Not given.

TABLE No. VIII.—EXHIBIT OF THE NUMBER AND AMOUNT OF POLICIES OUTSTANDING AT THE BEGINNING AND AT THE END OF THE YEAR IN NEW JERSEY.

*Life Insurance Companies.*

NAME AND LOCATION.	Number of policies out- standing De- cember 31, 1876	Number of policies out- standing De- cember 31, 1877	Increase.	Decrease.	Amount of policies out- standing Dec. 31, 1876.	Amount of policies out- standing Dec. 31, 1877.	Increase.	Decrease.
Etina, Hartford.....	1,283	1,264	.....	19	\$1,028,834	\$1,777,620	.....	\$151,214
American, Philadelphia.....	1,205	981	.....	274	1,688,735	1,234,280	.....	354,455
Brooklyn, New York.....	1,000	111	.....	11	230,135	236,935	.....	\$6,800
Connecticut Mutual, Hartford.....	191	193	.....	2	1,026,700	1,020,700	.....	6,000
Continental, Hartford.....	189	225	.....	36	304,451	320,000	.....	15,549
Equitable, New York.....	2,311	2,189	.....	122	7,852,975	7,158,580	.....	694,395
Germania, New York.....	2,111	1,851	.....	260	8,363,369	8,363,369	.....	.....
Globe Mutual, New York.....	490	406	.....	84	829,156	629,905	.....	199,251
Kuckelbocker, New York.....	619	552	.....	67	1,120,406	957,261	.....	163,145
Manhattan, New York.....	52	60	.....	8	71,000	68,888	.....	2,102
Metropolitan, New York.....	1,106	750	.....	356	1,411,324	972,820	.....	438,504
Mutual, New York.....	3,017	3,069	.....	8	7,185,581	7,039,866	.....	145,715
Mutual Benefit, Newark.....	3,532	3,469	.....	63	11,546,229	10,837,643	.....	708,586
National U. S. A., Chicago.....	177	151	.....	26	327,464	278,344	.....	49,120
New England Mutual, Boston.....	346	352	.....	6	967,598	975,998	.....	8,000
New York, New York.....	1,149	1,154	.....	5	2,091,415	2,000,880	.....	565
Northern Mutual, Milwaukee.....	110	112	.....	2	215,083	232,767	.....	17,720
Prudential, Hartford.....	80	86	.....	6	202,700	235,700	.....	33,000
Phoenix Mutual, Hartford.....	584	521	.....	63	1,227,413	1,064,014	.....	163,899
Provident Life and Trust, Philadelphia.....	432	427	.....	5	1,044,741	999,138	.....	45,603
Provident Savings, New York.....	100	254	.....	154	296,000	457,300	.....	191,300
Prudential, Newark.....	.....	.....	.....	.....	.....	.....	.....	.....
State Mutual, Worcester.....	96	109	.....	13	267,500	304,950	.....	37,450
Travelers, Hartford.....	76	72	.....	4	181,000	148,800	.....	32,800
Union Mutual (of Maine), Boston.....	338	290	.....	48	845,381	677,233	.....	168,148
United States, New York.....	722	820	.....	108	1,531,580	1,585,525	.....	53,945
Washington, New York.....	744	669	.....	75	2,190,380	1,881,425	.....	308,955
Total.....	19,270	18,339	.....	352	\$47,737,126	\$44,869,791	.....	\$2,867,773
				1,293				\$3,731,108



---

---

INDEX TO PART II.

---

---

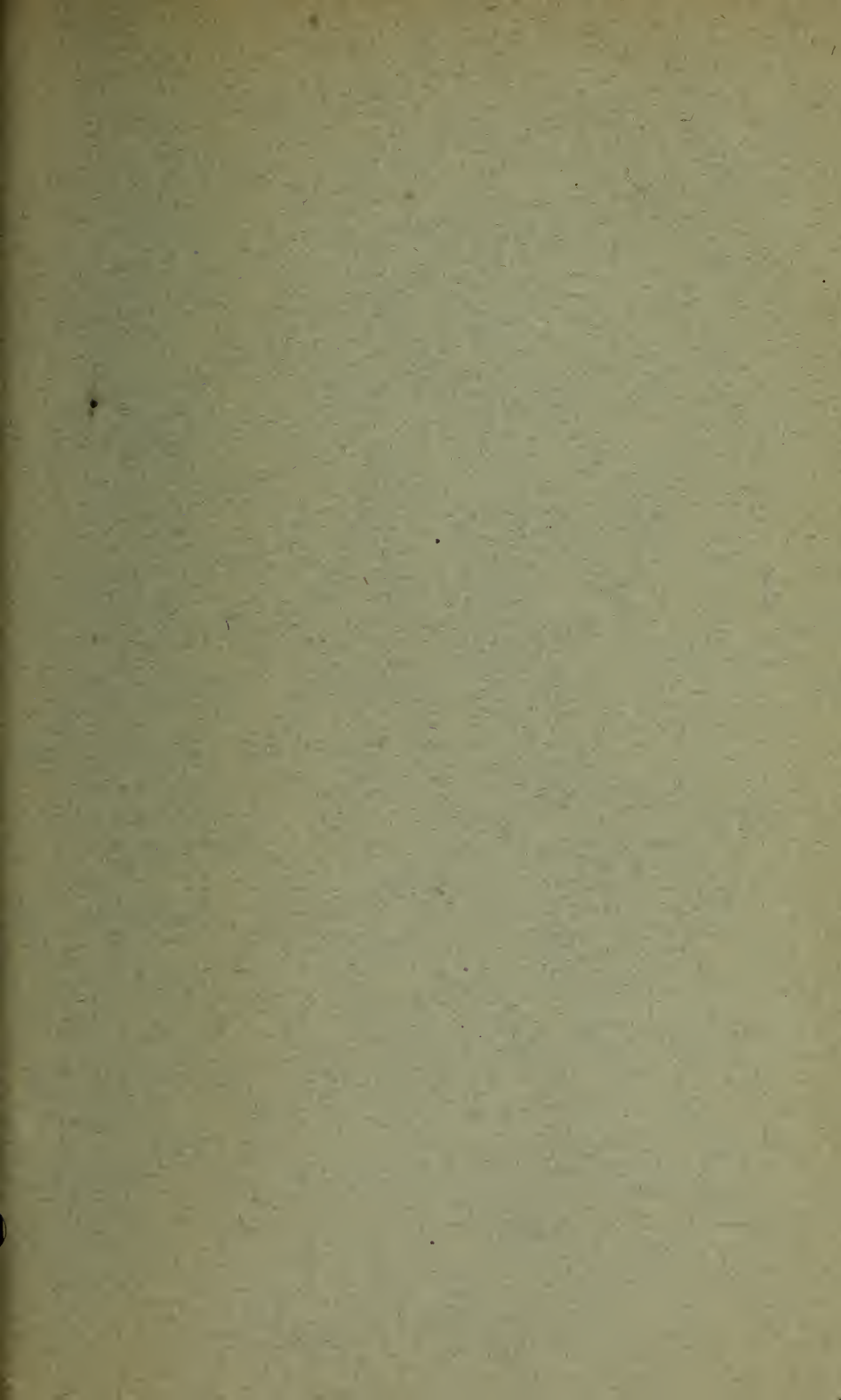


# INDEX TO PART II.

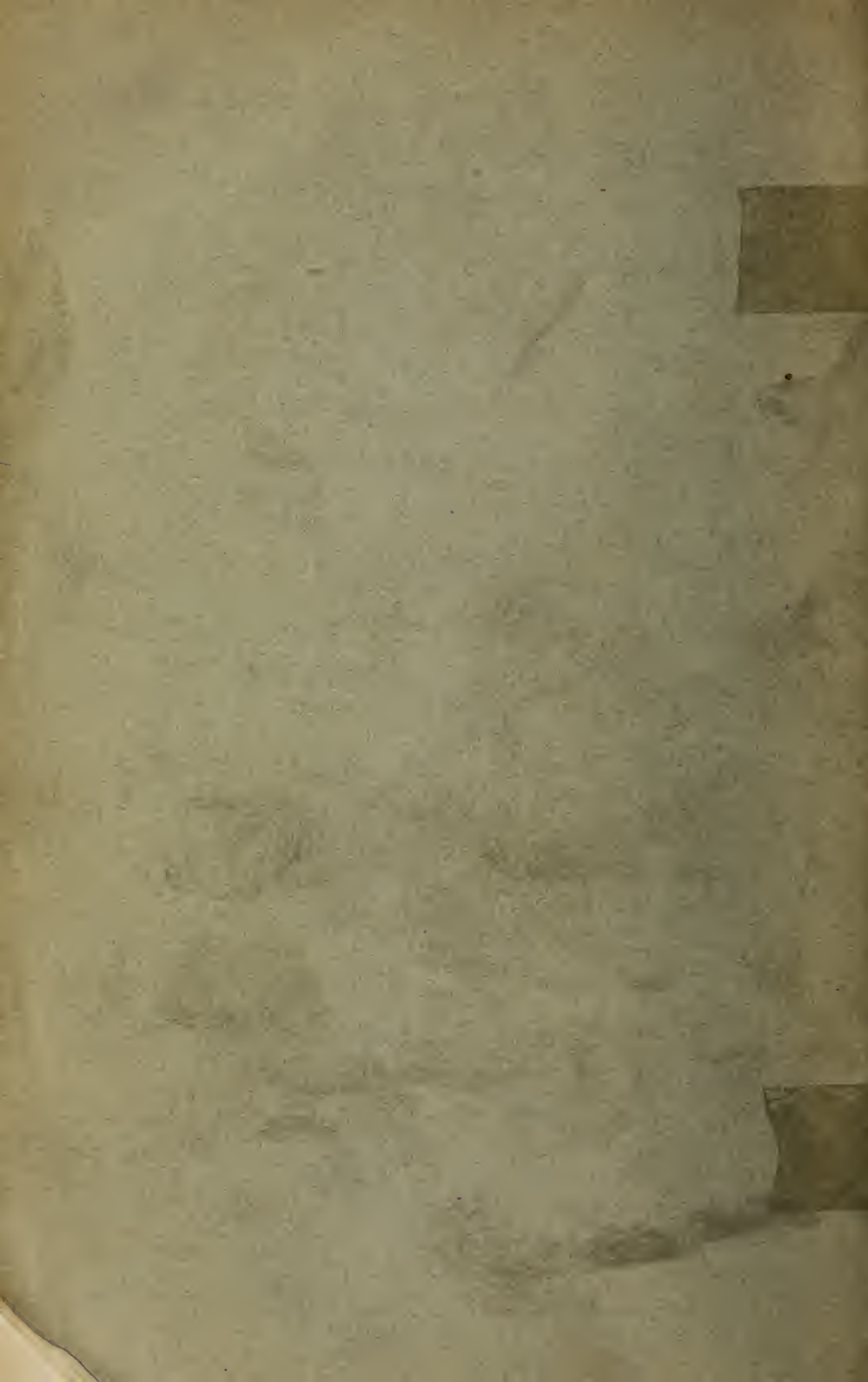
## LIFE AND ACCIDENT INSURANCE.

	Page.		Page.
A.		Dividends of Life Insurance Companies unpaid	150
Accident Insurance Companies annual state-ments.....	125	Dividends and interest received by Life Insurance Companies.....	151
Etna Life, Hartford.....	3	Dividends paid to policyholders of Life Insurance Companies.....	152
American Life, Philadelphia.....	9	Dividends paid to stockholders of Life Insurance Companies.....	152
Anchor Life, deposit of.....	vi		
Annual Statements of Accident Insurance Companies.....	125	E.	
Life Insurance Companies.....	1	Employees' salaries of Life Insurance Companies.....	152
Life Stock Insurance Companies.....	135	Equitable Life, New York.....	28
Company in hands of Receiver.....	139	Expenditures of Life Insurance Companies.....	152
Assets of Life Insurance Companies classified.	149	Expenditures of Life Insurance Companies compared with Income.....	151
B.			
Bond and mortgage investments of Life Insurance Companies.....	149	G.	
Bonds, National, of Life Insurance Companies	149	Germania Life, New York.....	32
Brooklyn Life, New York.....	14	Globe Mutual Life, New York.....	36
Business in New Jersey of Life Insurance Companies, classified.....	153		
C.		I.	
Capital Stock Life Insurance Companies, classified.....	150	Income of Life Insurance Companies, classified.....	151
Cash in bank and office of Life Insurance Companies.....	149	Income of Life Insurance Companies compared with Expenditures.....	151
Cash premiums received by Life Insurance Companies.....	151	Increase of policies of Life Insurance Companies outstanding.....	155
Classification of Assets of Life Insurance Companies.....	149	Increase of policies of Life Insurance Companies outstanding in New Jersey.....	156
Liabilities of Life Insurance Companies.....	150	Interest and dividends received by Life Insurance Companies.....	151
Income of Life Insurance Companies.....	151	Investment of Assets of Life Insurance Companies.....	149
Expenditures of Life Insurance Companies.....	152	Issue of policies by Life Insurance Companies.....	154
Policies in force and Business in New Jersey.....	153		
Policies issued and terminated during the year.....	154	K.	
Policies outstanding at the beginning and end of the year.....	155	Knickerbocker Life, New York.....	41
Policies outstanding at the beginning and end of the year in New Jersey.....	156	Knickerbocker Casualty, New York.....	127
Commissions paid by Life Insurance Companies.....	152		
Comparison of Income and Expenditures.....	151	L.	
Connecticut Mutual Life, Hartford.....	18	Liabilities of Life Insurance Companies, classified.....	150
Continental Life, Hartford.....	23	Life Insurance Companies, Annual Statements	1
D.		Classification of Assets.....	149
Decrease of outstanding policies of Life Insurance Companies.....	155	Liabilities.....	150
Policies of Life Insurance Companies outstanding in New Jersey.....	156	Income.....	151
		Expenditures.....	152
		Policies in force.....	153

	Page.		Page.
Life Insurance Companies, Annual Statements, Classification of Assets.....	154	Premiums (cash and note) received by Life Insurance Companies.....	151
Policies issued and terminated.....	154	Provident Life and Trust, Philadelphia.....	92
Policies outstanding.....	155	Provident Savings Life, New York.....	97
Policies outstanding in New Jersey.....	156	Prudential, Newark.....	101
Live Stock Insurance Companies, Annual Statements.....	135		
Loans on Collaterals by Life Insurance Companies.....	149		
		<b>R.</b>	
<b>M.</b>		Railway Passenger, Hartford.....	129
Manhattan Life, New York.....	46	Readington Farmers' and Citizens' Mutual Life, Readington.....	103
Metropolitan Life, New York.....	51	Real Estate Investments of Life Insurance Companies.....	149
Mode of termination of policies of Life Insurance Companies.....	154	Receiver of New Jersey Mutual, report of.....	141
Mutual Life, New York.....	55	Rents received by Life Insurance Companies.....	151
Mutual Benefit Life, Newark.....	59	Report of Secretary of State.....	iii
<b>N.</b>		<b>S.</b>	
National Life, U. S. A., Chicago.....	63	Salaries of officers and employees of Life Insurance Companies.....	152
New England Mutual Life, Boston.....	68	Secretary of State, report of.....	iii
New Jersey Live Stock Mutual, Flemington.....	137	State Mutual Life, Worcester.....	104
New Jersey Mutual of Newark—report of Receiver.....	141	Statements of Life Insurance Companies.....	1
Suit against Directors of.....	vi	Accident Insurance Companies.....	125
New Jersey Business of Life Insurance Companies.....	153	Live Stock Insurance Companies.....	135
New Jersey Policies of Life Insurance Companies outstanding.....	156	Summary of Tabular Statements.....	iii
New York Life, New York.....	73	Surplus of Assets over Liabilities of Life Insurance Companies.....	150
Northwestern Mutual Life, Milwaukee.....	78		
Notes received as premiums by Life Insurance Companies.....	151		
		<b>T.</b>	
<b>O.</b>		Table of Classification of Assets of Life Insurance Companies.....	149
Officers salaries of Life Insurance Companies..	152	Liabilities of Life Insurance Companies.....	150
Outstanding policies, classification of.....	155-156	Income of Life Insurance Companies.....	151
		Expenditures of Life Insurance Companies.....	152
<b>P.</b>		Policies of Life Insurance Companies in force.....	153
Penn Mutual Life, Philadelphia.....	82	Policies issued and terminated of Life Insurance Companies.....	154
Phoenix Mutual Life, Hartford.....	87	Outstanding policies of Life Insurance Companies.....	155
Policy Claims of Life Insurance Companies adjusted, unadjusted and resisted.....	150	Policies of Life Insurance Companies outstanding in New Jersey.....	156
Policy losses and claims of Life Insurance Companies paid, purchased and surrendered.....	152	Termination of policies of Life Insurance Companies.....	154
Policy losses and claims of Life Insurance Companies classified.....	152	Travelers' Life, Hartford, (Life Statement).....	108
Policies in force of Life Insurance Companies classified.....	153	Travelers' Life, Hartford, (Accident Statement).....	131
Policies of Life Insurance Companies outstanding.....	155		
Policies of Life Insurance Companies outstanding in New Jersey.....	156	<b>U.</b>	
Premiums of Life Insurance Companies deferred and unpaid.....	149	Union Mutual Life, Augusta.....	112
		United States Life, New York.....	117
		<b>W.</b>	
		Washington Life, New York.....	121







368.9

N46

1879'

STATE OF NEW JERSEY.

# REPORT

BY THE

SECRETARY OF STATE

AS

## COMMISSIONER OF INSURANCE

*For the Year ending December 31st,*

1879.

PART I.

FIRE-MARINE INSURANCE.  
FIRE AND



TRENTON, N. J.:

WM. S. SHARP, PRINTER AND STEREOTYPHER.

1880.

Dup.  
of  
N.

U.  
M. L.



STATE OF NEW JERSEY.

---

REPORT

BY THE

SECRETARY OF STATE

AS

**COMMISSIONER OF INSURANCE,**

*For the Year ending Dec. 31,*

1879.

---

PART I.

FIRE AND FIRE-MARINE INSURANCE.

---

TRENTON, N. J.:

WM. S. SHARP, PRINTER AND STEREOTYPER.

1880.

THE LIBRARY OF THE

1 531

OFFICE OF THE

Exchange  
RUTGERS COLLEGE  
LIBRARY



368.9

N 46

1879'

# COMMISSIONER'S REPORT.

## PART I.

### FIRE AND FIRE-MARINE INSURANCE.

DEPARTMENT OF STATE, }  
TRENTON, June 23d, 1880. }

*To the Honorable the Senate and General Assembly:*

The Secretary of State, acting as Commissioner of Insurance, has the honor to submit the following report, embracing full abstracts of the statements made to this Department, as required by law, by Insurance Companies other than Life and Accident Companies, authorized to transact business in this State during the current year, as of December 31st, 1879.

The total number of such companies was one hundred and forty-six (146), classified as follows: Companies organized under the laws of New Jersey, 54, viz.: Joint Stock Fire and Fire Marine Companies, including one Plate Glass Insurance Company, 23; purely mutual Companies, (including all companies having no capital or scrip liability rated as capital), 31; Companies of other States, 68; Companies of Foreign Governments, 24.

The New Jersey Companies are located as follows: In the county of Bergen, 2; Burlington, 2; Camden, 3; Cumberland, 2; Essex, 13; Hudson, 2; Hunterdon, 2; Mercer, 4; Middlesex, 3; Monmouth, 3; Morris, 2; Salem, 2; Somerset, 4; Sussex, 1; Union, 6; Warren, 3.

Companies of other States as follows: California, 1; Connecticut, 9; Massachusetts, 2; Missouri, 1; New York, 36; Ohio, 1; Pennsylvania, 12; Rhode Island, 1; New Hampshire, 1; Maryland, 2; Minnesota, 1; Wisconsin, 1.

Companies of other countries as follows : Canada, 2 ; England, 13 ; France, 4 ; Germany, 4 ; Scotland, 1.

The tables compiled from the statements, and which are printed on the pages immediately following the abstracts, contain very full summaries of the reports. Condensed, they are as follows :

TABLE No. I., *page 396*, shows the location, date of organization, amount of capital stock, gross assets, gross liabilities, and net surplus over all liabilities, including capital stock and the ratios thereof.

The total amount of capital stock of all Stock Companies doing business in the State, was \$34,395,840.00, as follows : New Jersey Companies, \$4,445,830.00 ; Companies of other States, \$29,950,010.00.

Total assets of such companies, \$112,473,784.69, viz. : New Jersey Companies, \$8,794,805.12 ; Companies of other States, \$78,666,874.-91 ; Foreign Companies (United States branches), \$24,623,492.62.

Total liabilities, \$73,283,600.91, viz. : New Jersey Companies, \$6,-048,472.21 ; Companies of other States, \$56,556,473.84 ; Foreign Companies (United States branches), \$10,587,758.97.

The total net surplus was \$48,892,467.63, viz. : New Jersey Stock Companies, \$2,764,332.91 ; Companies of other States, \$22,110,401.-07 ; Foreign Companies (United States branches), \$14,035,733.65.

New Jersey Companies had an average surplus over capital of 67.77 per cent., and assets of \$1.45 for each dollar of liability. Companies of other States, 73.82 per cent. surplus over capital, and \$1.39 of assets for each dollar of liability. Foreign Companies, (United States branches), had \$2.33 of assets for each dollar of liability.

New Jersey Mutual Companies had premium notes amounting to \$5,635,943.29 ; cash assets, \$388,612.04 ; and liabilities, exclusive of unearned premiums, of \$90,895.89.

TABLE No. II., *page 402*, is a CLASSIFICATION OF ASSETS, and shows that the New Jersey Stock Companies had, in real estate, \$1,442,279.07 ; bonds and mortgages, \$3,976,621.95 ; United States bonds, \$1,350,703.75 ; other stocks and bonds, \$842,527.77 ; call loans on collaterals, \$191,403.00 ; premiums in course of collection, \$223,474.80 ; all other assets, \$767,794.78. Total assets, \$8,794,-805.12.

The Mutual Companies of New Jersey had—Real estate, \$8,225.00 ;

bonds and mortgages, \$159,743.81 ; United States bonds, \$55,976.75 ; other stocks and bonds, \$27,729.63 ; call loans on collaterals, \$7,280.57 ; premiums in course of collection, \$11,620.68 ; all other assets, \$118,-035.60. Total, \$388,612.04.

The Stock Companies of other States had—Real estate, \$5,425,-090.00 ; bonds and mortgages, \$15,330,613.74 ; United States bonds, \$22,657,114.24 ; other stocks and bonds, \$22,363,570.05 ; call loans on collaterals, \$2,427,521.87 ; premiums in course of collection, \$3,-323,362.87 ; all other assets, \$7,140,470.74. Total assets, \$78,667,-743.51.

Foreign Companies (United States branches)—Real estate, \$1,000,-237.31 ; bonds and mortgages, \$1,361,179.42 ; United States bonds, \$18,706,927.75 ; other stocks and bonds, \$264,331.67 ; call loans, \$100,000.00 ; premiums in course of collection, \$1,471,198.40 ; all other assets, \$1,719,618.07. Total assets, \$24,623,492.62.

TABLE NO. III., *page 408*, is a CLASSIFICATION OF LIABILITIES, and shows the liabilities of the New Jersey Stock Companies to be—Losses adjusted, \$88,698.59 ; unadjusted, \$107,661.57 ; resisted, \$22,-122.87 ; unearned premiums, \$1,253,783.01 ; all other liabilities, \$130,376.17 ; capital stock, \$4,445,830.00. Total, \$6,048,472.21.

Mutual Companies of New Jersey—Losses adjusted, \$19,395.21 ; unadjusted, \$5,006.00 ; resisted, \$30,689.26 ; all other liabilities, \$35,805.42. Total, \$90,895.89.

Companies of other States—Losses adjusted, \$609,264.88 ; unadjusted, \$1,958,616.61 ; resisted, \$447,458.80 ; unearned premiums, \$23,133,828.46 ; all other liabilities, \$665,695.49 ; capital stock, \$29,-950,010.00. Total, \$56,564,873.84.

Foreign Companies (United States branches)—Losses adjusted, \$115,806.54 ; unadjusted, \$1,084,006.83 ; resisted, \$209,000.68 ; unearned premiums, \$8,552,220.31 ; all other liabilities, \$626,724.61. Total, \$10,587,758.97.

TABLE NO. IV., *page 414*, is a CLASSIFICATION OF INCOME, and shows the income of New Jersey Stock Companies to have been—Fire premiums, \$1,944,087.41 ; marine and inland, \$117,197.19 ; interest on bonds and mortgages, \$280,026.34 ; interest and dividends from other sources, \$125,082.81 ; rents, \$35,184.78 ; all other sources, \$51,453.41. Total, \$2,553,031.94.



Mutual Companies of New Jersey—Fire premiums (cash), \$87,-270.32; interest on bonds and mortgages, \$8,503.31; interest and dividends from all other sources, \$7,347.76; rents, \$150.00; all other sources, \$154,589.84. Total, \$257,861.23.

Companies of other States—Fire premiums, \$26,656,361.50; marine and inland, \$3,526,094.92; interest on bonds and mortgages, \$1,067,093.61; interest and dividends from other sources, \$2,608,-368.31; rents, \$168,186.57; all other sources, \$355,661.92. Total, \$34,381,766.83.

Foreign Companies (United States branches)—Fire premiums, \$13,648,889.20; marine and inland, \$22,750.69; interest on bonds and mortgages, \$93,858.82; interest and dividends from other sources, \$752,107.65; rents, \$62,160.28; all other sources, \$33,281.90. Total, \$14,613,048.54.

TABLE NO. V., *page 420*, is a CLASSIFICATION OF EXPENDITURES, and shows the expenditures of the New Jersey Stock Companies to be—Fire losses, \$1,273,996.40; marine and inland, \$115,285.54; dividends, \$382,445.75; commissions, \$389,890.40; salaries and fees, \$211,984.40; taxes, \$69,345.34; all other expenditures, \$146,228.84. Total, \$2,589,176.67.

Mutual Companies of New Jersey—Fire losses, \$140,261.64; commissions, \$4,735.16; salaries and fees, \$30,066.48; taxes, \$867.01; all other expenditures, \$38,553.81. Total, \$214,484.10.

Companies of other States—Fire losses, \$15,594,494.72; marine and inland, \$3,269,064.45; dividends, \$4,129,884.62; commissions, \$4,866,658.82; salaries and fees, \$2,634,285.68; taxes, \$950,171.16; all other expenditures, \$2,788,924.80. Total, \$34,233,484.25.

Foreign Companies (United States branches)—Fire losses, \$8,531,-285.97; marine and inland, \$26,118.05; commissions, \$2,348,802.67; salaries and fees, \$860,001.42; taxes, \$309,954.56; all other expenditures, \$858,085.36. Total, \$12,934,248.03.

TABLE NO. VI., *page 426*, is a COMPARISON OF INCOME AND EXPENDITURE, and shows that of the New Jersey Stock Companies the gross income was \$2,553,031.94; gross expenditures, \$2,589,-176.67. Twelve companies show an excess of income over expenditures of \$135,030.13; while eleven companies show an excess of expenditures over income of \$171,174.86.

Mutual Companies of New Jersey—Income, premium notes, \$668,-735.86; cash, \$257,861.23; gross expenditures, \$214,484.10. Seventeen companies show an excess of income over expenditures of \$66,-884.65; while fourteen companies show an excess of expenditures over income of \$23,507.52.

Companies of other States—Gross income, \$34,381,766.83; gross expenditures, \$34,233,484.25. Thirty-five companies show an excess of income over expenditures of \$1,112,800.61; while thirty-one companies show an excess of expenditures over income of \$964,518.03.

Foreign Companies (United States branches)—Gross income, \$14,-613,048.54; gross expenditures, \$12,934,248.03. Twenty-one companies show an excess of income over expenditures of \$1,766,318.28; while three companies show an excess of expenditures over income of \$87,517.77.

TABLE NO. VII., *page 432*, is a SUMMARY OF RISKS, PREMIUMS AND LOSSES, and shows that the risks written during the year by New Jersey Companies, amounted to \$238,577,104.64; premiums thereon, \$2,154,890.59; average rate of premiums, .90; losses incurred, \$1,-303,305.89; ratio of losses to premiums received, .60. Total risks in force, \$240,226,366.14; premiums thereon, \$2,330,777.23.

Mutual Companies of New Jersey—Risks written during the year, \$10,627,425.20; premiums thereon, cash, \$88,884.01; notes, \$668,-527.31; losses incurred, \$130,505.25. Total risks in force, \$82,406,-980.11; premiums thereon, cash, \$508,920.26; notes, \$8,636,187.31.

Companies of other States—Risks written during the year, \$3,278,-918,215.38; premiums thereon, \$29,163,282.33; average rate of premium, .89; losses incurred, \$15,870,339.19; ratio of losses to premiums received, .54. Total risks in force, \$3,739,984,420.53; premiums thereon, \$39,623,361.72.

Foreign Companies (United States branches)—Risks written during the year, \$1,866,509,623.26; premiums thereon, \$15,789,372.09; average rate of premiums, .84; losses incurred, \$8,821,865.69; ratio of loss to premiums received, .56. Total risks in force, \$1,646,679,-042.14; premiums thereon, \$16,347,436.58.

TABLE NO. VIII., *page 438*, is an EXHIBIT OF BUSINESS IN NEW JERSEY. By New Jersey Stock Companies—Risks written, \$91,995,-977.45; premiums received, \$764,378.97; average rate of premiums,



.83; losses incurred, \$206,099.85. Twenty-two companies show an excess of premiums over losses of \$562,775.73; while one shows an excess of losses over premiums received of \$4,496.61; ratio of losses to premiums received, .31, which is more favorable than in 1878.

Mutual Companies of New Jersey—Risks written, \$10,424,003.20; premiums received, cash, \$88,500.74; notes, \$676,072.41; losses incurred, \$128,425.09.

Companies of other States—Risks written, \$66,017,400.82; premiums received, \$521,885.86; average rate of premiums, .79; losses incurred, \$206,830.38. Sixty-two companies show an excess of premiums over losses of \$322,425.35; while four companies show an excess of losses over premiums of \$7,368.87; ratio of losses to premiums received, .39.

Foreign Companies (United States branches)—Risks written, \$44,841,399.40; premiums received, \$341,303.39; average rate of premiums, .76; losses incurred, \$96,120.10. Twenty-four companies show an excess of premiums over losses of \$245,183.29; while none show an excess of losses over premiums received.

Fourteen companies of other States and nations were admitted during the year 1879, as follows: AMERICAN, GUARDIAN and AMERICAN EXCHANGE, New York city; BUFFALO, of Buffalo, and WATERTOWN of Watertown, New York; NEW HAMPSHIRE, Manchester, N. H.; GERMAN, Baltimore, Md.; LONDON AND LANCASHIRE, NORWICH UNION and PHOENIX, London, England; L'CONFIANCE METROPOLE and Compagnie Reassurance, of Paris, France.

The following companies have been admitted during the present year, and are now duly authorized to transact business in this State: FIRST NATIONAL, Worcester, Mass.; HARTFORD STEAM BOILER INSURANCE COMPANY, Hartford, Ct.; NEW YORK AND BOSTON, NEW YORK BOWERY, STERLING, KNICKERBOCKER FIRE, and MANUFACTURERS' AND BUILDERS', of New York city; MANUFACTURERS' FIRE AND MARINE, Boston, Mass.; ST. PAUL FIRE AND MARINE, St. Paul, Minn.; HECKLA, Madison, Wisconsin.

Nine companies, authorized in 1879, including two of those entering the State during that year, have not had their certificate of authority renewed for the present year, and, therefore, are not authorized to

transact business in this State; they are as follows: ALLIANCE AND FANEUIL HALL, Boston; GUARDIAN, EAGLE, AND SAFEGUARD, New York City; INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, Philadelphia; RODGER WILLIAMS, R. I., and BUFFALO, of Buffalo, N. Y.

Since the date of my last report the following companies, organized under the laws of this State, have gone into voluntary liquidation and discontinued business: The GERMANIA INSURANCE COMPANY, of Elizabeth, re-insured its risks in the CAISSE GENERALE, of Paris, August, 1879. The HIBERNIA INSURANCE COMPANY, of Newark, re-insured in the GERMAN AMERICAN, of New York, May, 1880. The HOBOKEN INSURANCE COMPANY, of Hoboken, re-insured in LONDON AND LANCASHIRE, of Liverpool, July, 1879. The HUMBOLDT INSURANCE COMPANY, of Newark, re-insured its New Jersey business in the WILLIAMSBURG CITY INSURANCE COMPANY, of New York, and its business outside of New Jersey in the METROPOLE INSURANCE COMPANY, of Paris, January, 1880. The MECHANICS' INSURANCE COMPANY, of Newark, re-insured in the GERMAN AMERICAN INSURANCE COMPANY, of New York, in February, 1880; and the WASHINGTON INSURANCE COMPANY, of Plainfield, re-insured in the GERMAN INSURANCE COMPANY, of New York, August, 1879.

During the past year there have been no failures, either of insurance companies organized under the laws of this State, or of companies of other States and nations legally transacting business herein, by which the policy-holders of this State have suffered loss. A number of companies, as elsewhere noted, have gone into voluntary liquidation, but, in all such cases, with but one exception, the policy-holders of each have been promptly and fully protected. The one exception referred to is that of the Millville Mutual Marine and Fire Insurance Company. On the 31st day of May, 1880, a meeting of the directors was held, called to consider and take final action upon the embarrassed condition of the affairs of the company.

At this meeting the directors (eight of the full number of nine being present) with one accord expressed grave doubts as to the ability of the company to continue business and meet its maturing obligations. As a result of this view, and in harmony with it, a resolution was adopted and placed upon record, that "such legal steps be at once taken as may be necessary for the closing up of the business of the

company." Thus, upon the company's acknowledged condition of insolvency, on the 8th day of June, 1880, the Vice Chancellor, on my motion, entered a rule to show cause why a receiver should not be appointed, and enjoined the company from the transaction of any further business. From that date and until the present, at the earnest solicitation of the managers and those claiming to represent a majority of the Mutual policy holders, I have assented to a continuance of the order from time to time without the appointment of a receiver, with the understanding that arrangements should be made without delay for the re-insuring of all the company's stock policy-holders in some company satisfactory to this department.

A copy of an agreement made between the company and the Manufacturers' Fire and Marine Insurance Company, of Boston, has been filed in this office, whereby the latter agrees to assume all the stock risks of the former, from and after the 15th day of August, 1880, and, as I learn, an assessment has been ordered and levied on all the premium notes held by the company to meet this obligation for re-insurance, as well as to provide for matured and maturing losses. The Millville Company hold about \$800,000 in premium notes, taken for policies issued on the Mutual plan. I have undoubted legal authority for saying that these notes can be held liable for their full face value, if necessary, for the payment of stock policy liability. I am therefore warranted in saying that those who hold policies issued on the stock plan are reasonably secure, while those who hold Mutual policies are as secure as the aggregated notes of all the members can make them.

As to the insolvent Paterson Insurance Company, I have no report from the receiver showing the present condition of its affairs. On the 22d day of December, 1879, the Chancellor ordered "that the receiver pay to the claimants who have proved their claims before him, and where claims are not disputed or disallowed, an equal *pro rata* dividend of forty per cent. on their respective claims."

There is manifestly a determined disposition on the part of the officers of our Home Insurance Companies and the representatives of Companies of other States and nations, regularly authorized to transact business in this State, complying with all the requirements of law, to enforce the legal penalties in all cases of violation of the law or illegal insurance brought to their attention.

In thus protecting their own rights they are promoting the interests



of the State, and are entitled to and shall have the hearty co-operation of this Department.

*Our statutes provide :*

"That it shall not be lawful for any insurance company of any kind whatsoever, not incorporated under or by virtue of the laws of this State, itself, or by its agents, surveyors, canvassers, or other representative of whatever designation, nor for any such agent, canvasser or representative, nor for any person, whether on behalf of any such insurance company or not, to open or maintain any office or in any manner, directly or indirectly, transact any business of insurance within this State, notwithstanding such business may be transacted wholly with citizens of other States ; nor for any person within this State to solicit or negotiate any contract of insurance or deliver or transmit any policy or certificate of renewal thereof, or receive any premium thereon, on any property or thing, or on the life of any person, for or on behalf of, or in any such company, unless it shall have previously complied with the provisions of the act to which this is a supplement and the supplements thereto."

"The several provisions shall be deemed and held to extend to and include all and every person and persons who shall, within this State, make or cause to be made, procure or cause to be procured, or who shall, directly or indirectly, act in the making or causing to be made, or in the procuring or causing to be procured, any agreement, contract, or policy of insurance upon property or lives in this State, by any insurance company not incorporated by the laws of this State, or by any individual residing out of this State, notwithstanding such person or persons shall not be the agent or agents of such insurance company or individual or individuals, or shall not act for or in behalf of such company or individual or individuals, or that such agreement, contract, or policy of insurance shall appear to have been made or entered into out of this State."

Violation of the provisions of the law renders the person complained of liable to arrest and a fine of \$500 and all costs, and imprisonment until fine and costs are paid.

The several statutes relative to the business of insurance, enacted by the Legislature at its late session, are printed, beginning at page xii. Some of these are of material importance, and closely concern the general public as well as the interests of those engaged in the business of insurance.

Respectfully submitted,

HENRY C. KELSEY,  
*Secretary of State.*

# SUPPLEMENTS TO INSURANCE ACT.

PASSED 1880.

---

## CHAPTER XXIX.

A further supplement to the act entitled "An act to provide for the regulation and incorporation of insurance companies," approved April ninth, one thousand eight hundred and seventy-five.

WHEREAS, it is a recognized principle that when practicable laws should be general and uniform in their character, and the general corporation act of the State provides at elections for managers or directors of every incorporated company in this State, stockholders may vote in person or by proxy, and the proxies used shall be limited to three years from their date; and, whereas, by a late law of the State the right of persons entitled to vote at elections for managers or directors of insurance companies of this State is abridged by limiting the use of proxies to one year from their date, by means of which females, invalids, or persons residing at a distance as well as other parties who cannot conveniently attend such elections are incommoded; for remedy whereof:

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That hereafter all persons entitled to vote at any election of any insurance company in this State may vote in person, or by attorney or proxy, but no proxy shall be voted or allowed or received for more than three years from its date.

2. *And be it enacted*, That all acts and parts of acts inconsistent with or repugnant to the foregoing shall be and the same are hereby repealed, and this act shall be deemed and taken to be a public act, and shall take effect immediately.

Approved February 19, 1880.

---

## CHAPTER LXIV.

A further supplement to an act entitled "An act to provide for the incorporation and regulation of insurance companies," approved April ninth, one thousand eight hundred and seventy-five.



1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That all elections of directors of any joint stock insurance company whose object is to assist its sick or needy members or to aid in defraying funeral expenses of deceased members and make provision for the families, existing under the laws of this State, organized under special charter, or under the act to which this is a further supplement, shall be by the stockholders of such company, and no policyholder or persons insured in such company shall be entitled to vote at such elections, unless such policyholder or person insured shall also be a stockholder in such company.

2. *And be it enacted*, That all acts and parts of acts, general and special, inconsistent with this act, be and the same are hereby repealed.

3. *And be it enacted*, That this act shall be taken and deemed to be a public act, and shall take effect immediately.

Approved March 3, 1880.

---

## CHAPTER LIII.

A supplement to an act entitled "An act to facilitate the collection of certain premiums for the benevolent funds of fire departments of cities from fire insurance companies not organized under the laws of this State, but doing business herein," approved March fourteenth, one thousand eight hundred and seventy-nine.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That sections one, two, three and four of the act to which this is a supplement, which reads as follows :

"1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That the agent or agents of any foreign fire insurance company doing business in any city of this State having a fire department relief fund shall return to the treasurer of such fire department-relief fund of the city in which he is doing business, on the thirty-first day of December and the thirtieth day of June of each year, a just and true account, verified by his oath, that the same is a true account of all premiums which during the six months ending on the thirty-first day of December or the thirtieth day of June, as the case may be, next preceding such report, or such portion of said periods as he may have acted in the capacity as agent for such foreign insurance company, has been received by him, or by any other person for him, or agreed to be paid for any insurance or against loss or injury by fire upon property situate in such city, which shall have been effected for any individual or association not incorporated by the laws of this State," be amended so it shall read as follows :

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That the agent or agents, broker or brokers, of any foreign fire insurance company doing business in any city, incorporated town, borough or township of this State having or which may hereafter have a fire department relief fund, shall return to the treasurer of such fire department relief fund of the city, incorporated town, borough or township in which he is doing business or effects an insurance, on the thirty-first day of December and the thirtieth day of June of each year, a just and true account, verified by his oath, that the same is a true account of all premiums which during the six months ending on the thirty-first day of December or the thirtieth day of June, as the case may be, next preceeding such report, or such portion of said periods as he may have acted in the capacity as agent for such foreign insurance company, has been received by him, or by any other person for him, or agreed to be paid for any insurance, or against loss or injury by fire upon property situated in such city, incorporated town, borough or township, which shall have been effected for any individual or association not incorporated by the laws of this State.

“2. *And be it enacted*, That such agent or agents of every fire insurance company aforesaid shall, some time in the months of January and July in every year in which he shall act as such agent, deliver and pay to the treasurer of the benevolent fund of the fire department of the city in which such agent is doing business, the sum of two dollars upon the hundred dollars, and at that rate upon the amount of all premiums which, during the six months preceeding the thirty-first day of December and thirtieth day of June in each year, or for such portion of said periods for which they may have acted as such agents, shall have been received by him, or by any other person for him, or shall have been agreed to be paid for any insurance effected or agreed to be effected, or promised by him as such agent for premiums, or any insurance against loss or injury by fire upon any property,” be amended so it shall read as follows:

2. *And be it enacted*, That such agent or agents, broker or brokers, of every fire insurance company aforesaid, shall, some time in the months of January and July, in every year in which he shall act as such agent or broker, deliver and pay to the treasurer of the benevolent fund of the fire department of the city, incorporated town, borough or township in which such agent or broker is doing business or effects an insurance, the sum of two dollars upon the hundred dollars, and at that rate upon the amount of all premiums which, during the six months preceeding the thirty-first day of December and thirtieth day of June in each year, or for such portion of said period for which they may have acted as such agents or brokers, shall have been received by him, or by any other person for him, or shall have been agreed to be paid for any insurance effected, or agreed to be effected, or promised

by him as such agent or broker for premiums on any insurance against loss or injury by fire upon any property.

“3. *And be it enacted*, That such agent doing business as aforesaid shall keep accurate books of accounts of all business done by him, in which shall be put down the name of the insured, the date of insurance, the expiration thereof, a description of the property insured, its location, the amount of insurance and the premium paid therefor, and in case any fraud or dishonesty in the return made by such agent as provided for in section one of this act be apparent, it shall be the duty of the treasurer of the benevolent fund of the fire department in the city in which such agent is doing business, to obtain an order from the presiding judge of the court of common pleas of the county in which said city is located, compelling such agent to produce in said court his books of accounts for examination by said court,” be amended, so it shall read as follows :

3. *And be it enacted*, That such agent or broker doing business or effecting an insurance as aforesaid, shall keep accurate books of accounts of all business done by him, in which shall be put down the name of the insured, the date of insurance, the expiration thereof, a description of the property insured, its location, the amount of insurance, and the premium paid therefor ; and in case any fraud or dishonesty in the return made by such agent, as provided for in section one of this act, be apparent, it shall be the duty of the treasurer of the benevolent fund of the fire department in the city, incorporated town, borough or township in which such agent or broker is doing business or effects an insurance, to obtain an order from the presiding judge of the court of common pleas of the county in which said city, incorporated town, borough or township is located, compelling such agent or broker to produce in said court his books of accounts for examination by said court.

“4. *And be it enacted*, That every agent of any foreign fire insurance company who shall neglect to keep such books of accounts, as aforesaid, or shall refuse to produce the same in the court of common pleas, as aforesaid, upon an order of said court, or shall fail or neglect to report and pay over the money due upon the premium at the time and in the manner specified in the preceding sections of this act, or shall be found upon examination to have returned a false return of the business done by him, shall, for each offence, forfeit five hundred dollars, for the use and benefit of the fire department benevolent fund of such city,” be amended, so it shall read as follows :

4. *And be it enacted*, That every agent or broker of any foreign fire insurance company who shall neglect to keep such books of accounts as aforesaid, or shall refuse to produce the same in the court of common pleas, as aforesaid, upon an order of said court, or shall fail or neglect to report and pay over the money due upon the premium at

the time and in the manner specified in the preceding sections of this act, or shall be found, upon examination, to have returned a false return of the business done by him, shall, for each offence, forfeit five hundred dollars, for the use and benefit of the fire department benevolent fund of such city, incorporated town, borough or township.

5. *And be it enacted*, That all acts and parts of acts inconsistent with this act are hereby repealed, and that this act shall take effect immediately.

Approved March 1, 1880.



---

NEW JERSEY JOINT STOCK  
FIRE AND FIRE-MARINE  
Insurance Companies.

---





# NEW JERSEY FIRE AND FIRE-MARINE INSURANCE COMPANIES.

## AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 20, 1846.

Commenced business April 1, 1846.

S. G. GOULD, *President.*

FRED H. HARRIS, *Secretary.*

Capital actually paid in, \$600,000.

### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$283,792 91
Loans on bond and mortgage (first liens).....	670,983 59
Loans on bond and mortgage upon which more than one year's interest is due (of which \$36,700 is in process of foreclosure).....	45,800 00
Interest due and unpaid on bond and mortgage loans.....	10,453 38
Interest accrued on bond and mortgage loans.....	11,204 64
Value of lands mortgaged and buildings (insured for \$900,945).....	\$2,139,900 00
Total value of mortgaged premises.....	<u>2,139,900 00</u>

### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$350,000 00	\$361,375 00	
Total par and market value.....	<u>\$350,000 00</u>	<u>\$361,375 00</u>	
			361,375 00
Cash in the Company's principal office in currency.....		\$4,719 43	
Cash belonging to the Company deposited in bank.....		<u>50,874 79</u>	
Total amount of cash items.....			55,594 22
Premiums in due course of collection.....			12,957 91
All other property, viz.: rents due and accrued .....			<u>1,426 83</u>
Aggregate amount of all actual available assets.....			<u>\$1,453,588 18</u>

### *Items Not Admitted as Assets.*

Company's own scrip.....	\$70,000 00
Premiums more than three months due.....	<u>2,547 17</u>
Total.....	<u>\$72,547 17</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$8,546 50	
Net amount of all unpaid losses and claims .....		\$8,546 50
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$71,167 85	
Unearned premiums, pro rata, on fire risks running more than one year.....	27,598 01	
Total unearned premiums as computed above.....		98,765 86
Cash dividend to stockholders remaining unpaid.....		4,291 05
Cash dividend to policy-holders remaining unpaid.....		21,106 00
Commissions and other charges due and to become due to agents and brokers.....		2,470 54
Total liabilities, except capital and net surplus .....	\$135,179 95	
Joint stock capital paid up in cash.....		600,000 00
Surplus beyond all liabilities.....		718,408 23
Aggregate liabilities, including paid-up capital and net surplus,		\$1,453,588 18

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$169,949 52	
Deduct re-insurance, rebate and return premiums.....	9,191 02	
Net cash received for premiums (all fire).....		160,758 20
Interest received on bonds and mortgages.....		54,483 17
Interest and dividends received from all other sources.....		22,318 11
Income from all other sources, viz.: rents.....		9,442 02
Aggregate income received during the year in cash.....		\$247,001 50

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$72,417 83	
Deduct salvages and re-insurances.....	781 02	
Net amount paid for losses (all fire).....		\$71,686 81
Cash dividends actually paid to stockholders and policy-holders.....		79,705 25
Paid for commission and brokerage.....		22,121 52
Salaries and other charges of officers, clerks and other employees....		28,404 84
Amount paid for State, national and local taxes.....		5,831 36
All other payments, viz.: stationery, printing, advertising, postage, etc.....		3,909 01
Aggregate expenditures during the year in cash.....		\$211,658 79

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$25,604,381 00	\$196,018 60
Written or renewed during the year.....	25,418,782 00	165,970 93
Total.....	\$51,023,163 00	\$361,989 53
Deduct those expired and marked off as terminated.....	24,714,534 00	163,792 00
In force at the end of the year.....	\$26,308,629 00	198,197 53
Deduct amount re-insured.....	437,975 00	3,206 87
Net amount in force.....	\$25,870,654 00	\$194,991 16

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$20,575.512 00	\$142,355 69	1-2	\$71,167 85
1878.....		23,850 00	157 46	1-4	39 36
1879.....	Two years.....	33,100 00	221 98	3-4	166 49
1877.....		703,359 00	6,840 22	1-6	1,140 04
1878.....	Three years.....	1,089,347 00	9,532 19	1-2	4,966 09
1879.....		1,256,793 00	10,701 90	5-6	8,918 25
1876.....		8,450 00	128 00	1-3	16 00
1877.....	Four years.....	18,900 00	181 94	3-8	68 22
1878.....		5,660 00	50 10	5-8	31 31
1879.....		1,000 00	10 00	7-8	8 25
1875.....		308,603 00	3,892 53	1-10	389 25
1876.....		408,937 00	5,215 76	3-10	1,564 63
1877.....	Five years.....	608,687 00	6,532 98	1-2	3,266 19
1878.....		440,223 00	4,205 44	7-10	2,943 81
1879.....		411,733 00	4,494 32	9-10	4,044 89
1874.....	Seven years.....	2,500 00	31 25	2-7	8 93
1875.....		4,000 00	60 00	3-7	25 71
Totals.....		\$25,870,654 00	\$194,991 16	.....	\$98,765 86

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,970,887 42
Total losses paid from organization to date.....	740,155 86
Total cash dividends declared since the Company commenced business.....	955,506 28
Total dividends declared payable in stock from organization.....	600,000 00
Total amount of losses incurred during the year.....	78,142 20
Total amount of the Company's stock owned by the directors at par value.....	27,710 00
Total amount loaned to officers and directors.....	6,200 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$15,785,021 66
Amount of fire premiums received.....	99,931 95
Amount of losses incurred.....	16,520 75
Amount of fire losses paid.....	17,643 92

## CAMDEN MUTUAL INSURANCE COMPANY.

## CAMDEN.

Incorporated March 12, 1841.

Commenced business April, 1841.

HENRY B. WILSON, *President.*JONATHAN BURR, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$105,730.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$12,600 00
Loans on bond and mortgage (first liens).....	121,025 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,800 is in process of foreclosure).....	10,600 00
Interest due and unpaid on bond and mortgage loans .....	1,155 64
Interest accrued on bond and mortgage loans.....	1,831 08
Value of lands mortgaged.....	\$115,550 00
Buildings (insured for \$129,750).....	168,550 00
Total value of mortgaged premises.....	<u>\$284,100 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Camden City bonds.....	\$9,500 00	.....
Camden City Horse R. R. bonds.....	6,400 00	.....
Total par and market value.....	<u>\$15,900 00</u>	.....
		15,900 00
Cash in the hands of Treasurer .....		4,908 23
Interest due and accrued on bonds owned, not included in market value.....		605 00
Interest due and accrued on collateral loans .....		8 00
All other property, viz.: rents due and accrued.....		173 83
Aggregate amount of all actual available assets.....		<u>\$168,806 78</u>

*Items Not Admitted as Assets.*

Loan on Company's own stock as collateral.....	<u>\$820 00</u>
--	-----------------

## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$3,724 44
Unearned premiums, pro rata, on fire risks running more than one year.....	2,624 98
Total unearned premiums as computed above.....	<u>\$6,349 32</u>
Amount reclaimable on perpetual fire policies.....	24,867 77
Cash dividend to stockholders remaining unpaid.....	494 91
Total liabilities, except capital and net surplus.....	<u>\$31,712 00</u>
Joint stock capital paid up in cash.....	105,730 00
Surplus beyond all liabilities.....	31,364 78
Aggregate liabilities, including paid-up capital and net surplus..	<u>\$168,806 78</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$9,050 04
Deduct re-insurance, rebate and return premiums.....	147 00
Net cash received for premiums (all fire).....	<u>\$8,903 04</u>
Interest received on bonds and mortgages.....	7,406 68
Interest and dividends received from all other sources.....	1,128 20
Income from all other sources, viz.: Rent, \$670.62; policy and transfer fees, \$118.50 .....	789 12
Aggregate income received during the year in cash.....	<u>\$18,227 04</u>



IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$287 62
Cash dividends actually paid.....	7,356 05
Paid for commission and brokerage.....	72 64
Salaries and other charges of officers, clerks and other employees.....	3,323 69
Amount paid for State, national and local taxes.....	203 35
Aggregate expenditures during the year in cash.....	<u>\$11,243 35</u>

V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,802,903	\$38,446 91
Written or renewed during the year.....	1,330,260	9,050 04
Total .....	<u>\$4,133,163</u>	<u>\$47,496 95</u>
Deduct those expired and marked off as terminated.....	1,345,223	8,659 98
In force at the end of the year.....	<u>\$2,787,940</u>	<u>\$38,836 97</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$1,289,985 00	\$7,448 89	1-2	\$3,724 44
1878.....	Two years.....	4,800 00	44 70	1-4	11 88
1879.....		9,600 00	91 55	3-4	68 87
1877.....	Three years.....	11,900 00	119 75	1-6	19 96
1878.....		9,250 00	113 62	1-2	56 81
1879.....		13,095 00	181 51	5-6	151 25
1876.....	Four years.....	800 00	6 00	1-8	.....
1877.....		500 00	13 00	3-8	2 25
1878.....		52,750 00	980 10	5-8	.....
1879.....	Five years.....	35,000 00	707 00	7-8	11 38
1875.....		52,750 00	980 10	1-10	93 01
1876.....		54,200 00	963 75	3-10	212 10
1877.....		41,700 00	856 75	1-2	461 87
1878.....		48,800 00	787 95	7-10	569 72
1879.....	Ten years.....	20,200 00	395 80	9-10	709 15
	Perpetual.....	1,195,350 00	26,176 60	.....	207 63
Totals.....		<u>\$2,787,940 00</u>	<u>\$38,836 97</u>	.....	<u>\$31,217 19</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$169,636 19
Total losses paid from organization to date.....	28,209 81
Total cash dividends declared since the Company commenced business.....	40,706 05
Total amount of the Company's stock owned by the directors at par value.....	52,245 00
Total amount loaned to officers and directors.....	4,000 00
Total amount loaned to stockholders who are not officers.....	13,350 00
Total amount of dividends declared to stockholders during the year.....	<u>7,401 10</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,330,260 00
Amount of fire premiums received.....	9,050 04
Amount of losses incurred.....	287 62
Amount of fire losses paid.....	287 62

## FIREMENS' INSURANCE COMPANY.

NEWARK, N. J.

Incorporated December 3, 1855.

Commenced business December 3, 1855.

S. R. W. HEATH, *President*.

DANIEL H. DUNHAM, *Secretary*.

Capital stock authorized, \$700,000.

Capital actually paid in, \$400,000.

### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$162,218 32
Loans on bond and mortgage (first liens).....	652,670 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$14,000 is in process of foreclosure).....	23,800 00
Interest due and unpaid on bond and mortgage loans.....	7,448 01
Interest accrued on bond and mortgage loans.....	12,040 92
Value of lands mortgaged and buildings (insured for \$905,640).....	\$1,677,100 00
Total value of mortgaged premises.....	\$1,677,100 00

### *Stocks, Bonds, etc., Owned by the Bank.*

	Par value.	Market value.	
United States Bonds.....	\$130,000 00	\$140,850 00	
Morris and Essex R. R. stock.....	11,800 00	12,036 00	
First National Bank stock.....	5,000 00	4,750 00	
Newark City National Bank stock.....	5,000 00	6,250 00	
Second National Bank stock.....	10,000 00	12,000 00	
National Newark Banking Co. stock.....	4,800 00	5,760 00	
Essex County National Bank stock.....	6,050 00	7,562 50	
National State Bank stock.....	5,550 00	5,716 50	
American Insurance Co. stock.....	20,000 00	29,000 00	
Newark Fire Insurance Co. stock.....	2,340 00	3,042 00	
Newark City Insurance Co. stock.....	3,750 00	3,562 50	
Germania Insurance Co. stock.....	2,000 00	1,000 00	
Total par and market value.....	\$206,290 00	\$231,469 00	
			231,469 00

### *Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Second National Bank stock.....	\$10,000 00	\$12,000 00	\$8,000 00
Merchants' Insurance Co. stock.....	1,900 00	2,660 00	1,900 00
Bonds and Mortgages.....	20,000 00	20,000 00	7,000 00
Total amounts.....	\$31,900 00	\$34,660 00	\$16,900 00
			16,900 00
Cash in the Company's principal office in currency.....			\$8,057 85
Cash belonging to the Company deposited in bank.....			29,046 61
Total amount of cash items.....			37,104 46

Interest due and accrued on stocks owned, not included in market value.....	\$413 00
Interest due and accrued on collateral loans.....	189 43
Premiums in due course of collection.....	5,240 86
All other property, viz.: rents due and accrued .....	612 50
Aggregate amount of all actual available assets. ....	<u>\$1,150,106 50</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$4,856 20
Total.....	<u>\$4,856 20</u>
Net amount of all unpaid losses and claims.....	4,856 20
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$75,923 88
Unearned premiums, pro rata, on fire risks running more than one year.....	<u>27,670 59</u>
Total unearned premiums as computed above.....	103,594 47
Amount reclaimable on perpetual fire policies.....	288 80
Principal unpaid in scrip ordered to be redeemed.....	2,416 00
Interest due and declared remaining unpaid.....	646 90
Commissions and other charges due and to become due to agents and brokers.....	<u>732 03</u>
Total liabilities, except capital and net surplus.....	\$112,534 40
Joint stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities.....	<u>637,572 10</u>
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$1,150,106 50</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$183,519 19
Deduct re-insurance, rebate and return premiums.....	<u>8,506 37</u>
Net cash received for premiums (all fire) .....	\$175,012 82
Interest received on bonds and mortgages.....	43,662 23
Interest and dividends received from all other sources. ....	17,693 29
Income from all other sources, viz.: rents.....	<u>5,360 82</u>
Aggregate income received during the year in cash.....	<u>\$241,729 16</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$92,386 09
Deduct salvages and re-insurances.....	<u>5,381 08</u>
Net amount paid for losses (all fire).....	\$87,005 01
Cash dividends actually paid.....	48,000 00
Scrip redeemed in cash, and interest paid on scrip.....	422 74
Paid for commission and brokerage.....	22,724 92
Salaries and other charges of officers, clerks and other employees...	16,750 00
Amount paid for State, national and local taxes.....	5,924 86
All other payments, viz.: stationery, printing, advertising, postage, and office expenses.....	<u>13,122 86</u>
Aggregate expenditures during the year in cash.....	<u>\$193,950 39</u>

## V. MISCELLANEOUS.

Balance of scrip outstanding and deliverable to policy holders..... \$2,416 00

*Risks and Premiums:*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$27,528,154 00	\$216,410 02
Written or renewed during the year.....	26,415,168 00	181,475 63
Total.....	\$53,943,322 00	\$397,885 84
Deduct those expired and marked off as terminated.....	26,570,356 00	192,664 63
In force at the end of the year.....	\$27,372,966 00	\$205,221 21
Deduct amount re-insured.....	235,950 00	1,787 33
Net amount in force.....	<u>\$27,139,016 00</u>	<u>\$203,433 88</u>

*Recapitulation of Fire Risks and Premiums:*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1873.....	One year or less.....	\$21,808,660 00	\$151,847 77	1-2	\$75,923 83
1878.....	Two years.....	49,900 00	251 28	1-4	62 82
1879.....		925,965 00	488 43	3-4	328 82
1877.....	Three years.....	1,248,497 00	8,976 71	1-6	1,496 12
1878.....		1,365,032 00	10,852 09	1-2	5,426 05
1879.....		39,725 00	12,521 18	5-6	10,434 32
1876.....	Four years.....	43,375 00	432 35	1-8	54 04
1877.....		18,925 00	481 50	3-8	180 56
1878.....		38,375 00	148 38	6-8	92 74
1879.....		216,817 00	402 33	7-8	352 04
1875.....	Five years.....	264,575 00	2,507 17	1-10	250 72
1876.....		325,486 00	3,198 65	3-10	959 60
1877.....		401,866 00	3,556 34	1-2	1,778 17
1878.....		351,118 00	3,915 70	7-10	2,740 99
1879.....			3,904 00	9-10	3,513 60
Totals.....		<u>\$27,139,016 00</u>	<u>\$203,433 88</u>	.....	<u>\$103,594 47</u>

*General Interrogatories:*

Total premiums received from the organization of the Company to date.....	\$2,713,986 74
Total losses paid from organization to date.....	858,689 51
Total cash dividends declared since the Company commenced business.....	438,500 00
Total dividends declared payable in stock from organization.....	250,000 00
Total amount of losses incurred during the year.....	87,787 98
Total amount of the Company's stock owned by the directors at par value.....	248,600 00
Total amount loaned to officers and directors.....	15,500 00
Total amount loaned to stockholders who are not officers.....	8,550 00

*Business in the State of New Jersey During the Year:*

Amount of fire risks written.....	\$14,285,464 00
Amount of fire premiums received.....	95,775 17
Amount of losses incurred.....	18,012 74
Amount of fire losses paid.....	18,032 74

GERMANIA INSURANCE COMPANY.

NEWARK, N. J.

Incorporated March 17, 1870. Commenced business April 20, 1870.

JAMES M. PATERSON, *President*. F. H. DAWES, *Secretary*.

Capital stock authorized, \$250,000.  
Capital actually paid in, \$200,000.

I. ASSETS.

Real estate owned by the Company, less encumbrance.....	\$107,300 00
Loans on bond and mortgage (first liens).....	55,210 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$5,700 is in process of foreclosure).....	24,421 50
Interest due and unpaid on bond and mortgage loans.....	4,519 09
Interest accrued on bond and mortgage loans.....	1,279 83
Value of land mortgaged.....	\$46,450 00
Buildings (insured for \$70,250).....	85,000 00
Total value of mortgaged premises.....	\$131,450 00

Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.
State Banking Co., Newark, stock.....	\$1,000 00	\$800 00	\$700 00
United States Bonds.....	4,000 00	4,160 00	6,000 00
Morris and Essex R. R. stock.....	2,600 00	2,704 00	
Total amounts.....	\$7,600 00	\$7,764 00	\$6,700 00
Cash in the Company's principal office, in currency.....		\$3,169 61	
Cash belonging to the Company deposited in bank.....		11,575 64	
Total amount of cash items.....			14,745 25
Interest due and accrued on collateral loans.....			88 75
Premiums in due course of collection.....			3,113 32
All other property, viz.: rents due and accrued.....			586 92
Aggregate amount of all actual available assets.....			\$217,964 66

Items Not Admitted as Assets.

Office furniture and fixtures.....	\$2,894 84
------------------------------------	------------

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	2,623 35
Total.....	\$2,623 35
Deduct re-insurance thereon.....	332 81
Net amount of all unpaid losses and claims.....	2,290 54
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$10,244 89
Unearned premiums, pro rata, on fire risks running more than one year.....	2,367 23
Total unearned premiums as computed above.....	12,612 12



Commissions and other charges due and to become due to agents and brokers.....	\$467 00
Total liabilities, except capital and surplus.....	\$15,369 66
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	2,595 00
Aggregate liabilities, including paid-up capital and net surplus..	\$217,964 66

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$31,835 64
Deduct re-insurance, rebate and return premiums.....	12,281 61
Net cash received for premiums (all fire).....	\$19,554 03
Interest received on bonds and mortgages.....	6,378 69
Interest and dividends received from all other sources.....	83 97
Income from all other sources, viz.: rent, \$2,005; commission on re-insurance, \$480.50; premium on Pennsylvania R. R. stock, \$81.25,	2,566 75
Aggregate income received during the year, in cash.....	\$28,583 44

## III. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$25,245 57
Deduct salvages and re-insurances.....	3,290 70
Net amount for losses (all fire).....	21,954 87
Paid for commissions and brokerage.....	5,068 51
Salaries and other charges of officers, clerks and other employees.....	5,147 00
Amount paid for State, national and local taxes.....	2,476 80
All other payments, viz.: stationery, printing, advertising, postage, interest, etc.....	4,715 02
Aggregate expenditures during the year, in cash.....	\$39,362 20

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$6,802,235 00	\$58,257 25
Written or renewed during the year.....	4,697,968 00	35,119 54
Total.....	11,500,203 00	93,376 79
Deduct those expired and marked off as terminated.....	7,288,152 00	61,325 97
In force at the end of the year.....	4,212,049 00	32,050 82
Deduct amount re-insured.....	669,104 00	6,458 00
Net amount in force.....	\$3,542,945 00	25,562 82

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction. unearned.	Premium unearned.
1879.....	One year or less.....	\$3,091,974 00	\$20,489 79	1-2	\$10,244 89
1878.....		4,000 00	46 60	1-4	11 65
1879.....	Two years.....	141,323 00	1,559 73	3-4	259 95
1877.....		93,670 00	1,032 60	1-2	516 30
1878.....	Three years.....	129,698 00	1,451 94	5-6	1,193 28
1876.....		3,125 00	20 45	1-8	7 67
1877.....	Four years.....	19,750 00	248 01	3-8	24 80
1878.....		25,780 00	340 45	5-8	102 12
1876.....		13,750 00	161 25	1-2	90 62
1877.....	Five years.....	14,675 00	149 75	7-10	104 82
1878.....		5,200 00	62 25	9-10	56 02
Totals.....		\$3,542,945 00	\$25,562 82		12,612 12

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$668,965 67
Total loss paid from organization to date.....	833,923 19
Total cash dividends declared since the company commenced business.....	86,334 85
Total amount of losses incurred during the year.....	24,351 54
Total amount of the Company's stock owned by the directors at par value.....	25,950 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	3,890,008 79
Amount of fire premiums received.....	27,552 46
Amount of losses incurred.....	1,044 82
Amount of fire losses paid.....	1,720 73

## HIBERNIA FIRE INSURANCE COMPANY.

## NEWARK, N. J.

Incorporated March 27, 1871.

Commenced business March 23, 1872.

JOHN B. RICHMOND, *President.*WILLIAM O'CONNOR, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$100,100.

## I. ASSETS.

Real estate owned by the Company, less encumbrance.....	\$43,443 34
Loans on bond and mortgage (first liens) .....	25,344 66
Loans on bond and mortgage upon which more than one year's interest is due (of which \$2,666.01 is in process of foreclosure).....	30,966 01
Interest due and unpaid on bond and mortgage loans.....	5,902 12
Interest accrued on bond and mortgage loans.....	937 20
Value of lands mortgaged.....	\$126,400 00
Buildings (insured for \$33,066).....	50,600 00
Total value of mortgaged premises.....	\$177,000 00
Cash in the Company's principal office in currency.....	\$516 34
Cash belonging to the Company deposited in bank.....	1,460 49
Total amount of cash items.....	1,976 83
Premiums in due course of collection.....	742 13
All other property, viz : rents due and accrued.....	191 00
Aggregate amount of all actual available assets.....	<u>\$109,503 29</u>

*Items Not Admitted as Assets.*

Office furniture.....	\$2,000 00
-----------------------	------------

## II. LIABILITIES.

Net amount of all unpaid losses and claims .....	\$1,037 77
Unearned premiums, at 50 per cent. of premiums on fire risks under one year...	\$3,549 36
Unearned premiums, pro rata, on the fire risks running more than one year.....	1,451 65
Total unearned premiums as computed above .....	5,001 01
Miscellaneous expenses due.....	65 54
Commissions and other charges due and to become due to agents and brokers.....	80 00
All other demands against the Company : interest accrued on mortgage on office building .....	182 00
Total liabilities, except capital and net surplus.....	6,366 32
Joint stock capital paid up in cash.....	100,100 00
Surplus beyond all liabilities.....	3,036 97
Aggregate liabilities, including paid-up capital and net surplus,	\$109,503 29

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,700 84
Deduct re-insurance, rebate and return premiums.....	459 49
Net cash received for premiums (all fire).....	\$8,241 35
Interest received on bonds and mortgages.....	2,076 05
Income from all other sources, viz. : rent, \$832.84 ; premiums on expired policies, \$108.85.....	941 69
Aggregate income received during the year in cash.....	\$11,259 09

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,610 31
Paid for commission and brokerage.....	930 59
Salaries and other charges of officers, clerks and other employees....	3,009 98
Amount paid for State, national and local taxes .....	608 12
All other payments, viz. : stationery, printing, advertising, postage, interest, etc.....	1,811 41
Aggregate expenditures during the year in cash.....	\$7,970 41

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,569,224 00	\$13,203 84
Written or renewed during the year.....	1,194,950 00	8,411 47
Total.....	\$2,764,174 00	\$21,615 31
Deduct those expired and marked off as terminated.....	1,434,390 00	11,570 24
In force at the end of the year.....	\$1,329,784 00	\$10,045 07
Deduct amount re-insured.....	34,902 00	214 69
Net amount in force.....	\$1,294,882 00	\$9,830 38

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$1,051,248 00	\$7,098 73	1-2	\$3,549 36
1878.....	Two years.....	.....	.....	1-4	.....
1879.....		.....	.....	3-4	.....
1877.....	Three years.....	86,559 00	751 35	1-6	128 89
1878.....		49,075 00	627 00	1-2	313 50
1879.....		108,800 00	1,098 05	5-6	915 04
1876.....	Four years.....	.....	.....	1-8	.....
1877.....		.....	.....	3-8	.....
1878.....		.....	.....	5-8	.....
1879.....		.....	.....	7-8	.....
1875.....	Five years.....	.....	.....	1-10	.....
1876.....		10,200 00	138 00	8-10	41 40
1877.....		8,500 00	101 25	1-2	50 62
1878.....		500 00	6 00	7-10	4 20
1879.....		.....	.....	9-10	.....
Totals.....		\$1,294,882 00	\$9,830 38	.....	\$5,001 01

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$227,282 34
Total losses paid from organization to date.....	112,903 78
Total cash dividends declared since the Company commenced business.....	29,654 50
Total amount of losses incurred during the year.....	2,248 08
Total amount of the Company's stock owned by the directors at par value.....	46,400 00
Total amount loaned to officers and directors.....	21,900 00
Total amount loaned to stockholders who are not officers.....	14,182 16

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,160,048 43
Amount of fire premiums received.....	8,196 78
Amount of losses incurred.....	2,248 08
Amount of fire losses paid.....	1,610 31

## HUDSON FIRE INSURANCE COMPANY.

## JERSEY CITY, N. J.

Incorporated February 11, 1842.

Commenced business March 23, 1842.

JAMES GOPSILL, *President.*RICHARD H. WILSON, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$14,792 72
---	-------------



Loans on bond and mortgage (first liens).....	\$63,000 00
Interest due and accrued on bond and mortgage loans.....	3,699 00
Value of lands mortgaged.....	\$80,000 00
Buildings (insured for \$9,000).....	13,000 00
	<u>\$93,000 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market. value.
German American Bank stock, New York.....	\$3,750 00	\$3,750 00
City Bank stock, Jersey City.....	4,250 00	4,250 00
First National Bank stock, Hackensack.....	7,500 00	3,750 00
Home Insurance Co. stock, New York.....	1,500 00	1,875 00
Columbia Insurance Co. stock, New York.....	1,350 00	810 00
Second National Bank stock, Jersey City.....	4,000 00	5,200 00
Butchers' and Drovers' Bank stock, New York.....	950 00	997 50
First National Bank stock, Jersey City.....	15,000 00	22,500 00
First National Bank stock, Paterson.....	5,000 00	5,500 00
Hudson County National Bank stock, Jersey City.....	11,700 00	17,550 00
Dixon Crucible Co. stock.....	3,500 00	3,500 00
Certificate of Deposit First National Bank, Jersey City.....	10,000 00	10,000 00
Adjustment Bonds Central R. R. Co. New Jersey.....	1,500 00	1,575 00
Income Bonds Central R. R. Co. New Jersey.....	1,500 00	1,245 00
Jersey City Gas Light Co. stock.....	2,000 00	3,200 00
People's Gas Light Co. stock, Jersey City.....	5,600 00	5,600 00
Metropolitan Gas Light Co. stock.....	1,000 00	750 00
American Insurance Co. stock.....	1,000 00	1,500 00
Williamsburg City Insurance Co. stock, New York.....	250 00	500 00
Jersey City Insurance Co. stock.....	4,000 00	4,000 00
Hoboken Insurance Co. stock.....	500 00	500 00
Pullman Palace Car Co. stock.....	2,000 00	2,100 00
United States bond.....	50 00	50 00
Total par and market value.....	<u>\$87,900 00</u>	<u>\$100,702 50</u>

\$100,702 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Dixon Crucible Co. stock.....	\$30,000 00	\$30,000 00	\$26,000 00
Manhattan Bank stock, New York.....	300 00	420 00	150 00
Total amounts.....	<u>\$30,300 00</u>	<u>\$30,420 00</u>	<u>\$26,150 00</u>

26,150 00

Cash in the Company's principal office in currency.....	\$9,572 87
Cash belonging to the Company deposited in bank.....	24,156 06

33,728 93

Total amount of cash items.....	33,728 93
Interest due and accrued on stocks owned, not included in market value.....	2,118 50
Premiums in due course of collection.....	8,065 07

Aggregate amount of all actual available assets..... \$252,256 72

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,499 15
Losses unadjusted, including all reported and supposed losses.....	10 00
Losses resisted, including interest, costs and expenses.....	2,378 00

Net amount of all unpaid losses and claims..... \$4,887 15

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$19,211 27
Unearned premiums, pro rata, on fire risks running more than one year.....	27,640 90

Total unearned premiums as computed above..... \$46,852 17

Commissions and other charges due and to become due to agents and brokers.....	259 25
--	--------

Total liabilities, except capital and net surplus..... \$51,998 57

Joint stock capital paid up in cash..... 200,000 00

Surplus beyond all liabilities..... 258 15Aggregate liabilities, including paid-up capital and net surplus, \$252,256 72



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$60,225 34
Deduct re-insurance, rebate and return premiums.....	4,210 39
Net cash received for premiums (all fire).....	\$56,014 95
Interest received on bonds and mortgages.....	3,624 00
Interest and dividends received from all other sources.....	5,734 87
Aggregate income received during the year in cash.....	\$65,373 82

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$32,004 75
Cash dividends actually paid.....	9,000 00
Paid for commission and brokerage.....	9,621 72
Salaries and other charges of officers, clerks and other employees.....	16,780 00
Amount paid for State, national and local taxes.....	1,823 27
All other payments, viz.: stationery, printing, advertising, postage, rent and agency expenses.....	7,428 32
Aggregate expenditures during the year in cash.....	\$76,658 06

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$12,607,541 00	\$111,440 99
Written or renewed during the year.....	8,770,776 00	66,565 63
Total.....	\$21,378,317 00	\$178,006 62
Deduct those expired and marked off as terminated.....	9,943,426 00	81,905 18
In force at the end of the year.....	\$11,434,891 00	\$96,101 44
Deduct amount re-insured.....	210,288 00	1,641 22
Net amount in force.....	\$11,224,603 00	\$94,460 22

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$5,370,916 00	\$39,015 81	1-2	\$19,507 91
1878.....	One year or less.....	35,100 00	143 81	1-4	35 96
1879.....	Two years.....	24,235 00	154 35	3-4	115 77
1877.....	Two years.....	1,961,220 00	19,255 00	1-6	3,209 16
1878.....	Three years.....	1,709,654 00	15,464 96	1-2	7,782 48
1879.....	Three years.....	1,738,192 00	15,325 64	5-6	12,771 37
1876.....	Three years.....	4,400 00	49 25	1-8	6 15
1877.....	Four years.....	16,750 00	77 75	3-8	29 16
1878.....	Four years.....	21,025 00	230 37	5-8	143 99
1879.....	Four years.....	22,500 00	235 55	7-8	204 17
1876.....	Four years.....	16,540 00	273 23	1-10	27 32
1877.....	Five years.....	36,850 00	428 00	3-10	128 40
1877.....	Five years.....	162,142 00	1,563 23	1-2	951 61
1878.....	Five years.....	189,447 00	2,152 40	7-10	1,506 68
1879.....	Five years.....	127,820 00	1,434 30	9-10	1,290 87
		\$11,434,891 00	\$96,101 44	.....	\$47,690 99
		210,288 00	1,641 22	.....	838 82
Totals.....		\$11,224,603 00	\$94,460 22	.....	\$46,852 17

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,011,630 26
Total losses paid from organization to date.....	396,001 87
Total cash dividends declared since the Company commenced business.....	82,500 00
Total amount of losses incurred during the year.....	34,513 90
Total amount of the Company's stock owned by the directors at par value.....	194,000 00
Total amount loaned to officers and directors.....	20,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$5,492,654 16
Amount of fire premiums received.....	39,081 05
Amount of losses incurred.....	16,243 05
Amount of fire losses paid.....	15,433 05

## \*HUMBOLDT FIRE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated March, 1870.

Commenced business May, 1870.

GEORGE BROWN, *President.*W. L. BROWER, *Secretary.*

Capital stock authorized, \$500,000.

Cash actually paid in, \$100,000.

## I. ASSETS.

Real estate owned by the Company, less encumbrance.....	\$31,200 00
Loans on bond and mortgage (first liens).....	56,893 53
Loans on bond and mortgage upon which more than one year's interest is due (of which \$19,366.01 is in process of foreclosure).....	22,474 01
Interest due and unpaid on bond and mortgage loans.....	3,208 14
Interest accrued on bond and mortgage loans.....	1,440 87
Value of lands mortgaged.....	\$49,367 54
Buildings.....	30,000 00
	<u>\$79,367 54</u>
Cash in the Company's principal office in currency.....	1,034 08
Premiums in due course of collection.....	2,730 74
All other property, viz.: rents due and accrued.....	150 00
Aggregate amount of all actual available assets.....	<u><u>\$119,131 37</u></u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$775 00
Losses unadjusted, including all reported and supposed losses.....	2,500 00
Losses resisted, including interest, costs and expenses.....	2,250 00
Total.....	<u>\$5,525 00</u>
Net amount of all unpaid losses and claims.....	\$5,525 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year....	\$6,969 86
Unearned premiums, pro rata, on fire risks running more than one year.....	1,035 39

\*Re-insured all its outstanding risks and closed business.

Total unearned premiums as computed above.....	\$8,005 25
Commissions and other charges due and to become due to agents and brokers.....	300 00
All other demands against the Company, viz.: assessment certificates.....	4,712 25
Total liabilities, except capital and net surplus.....	\$18,542 50
Joint stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.....	588 87
Aggregate liabilities, including paid up capital and net surplus,	\$119,131 37

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$23,446 03
Deduct re-insurance, rebate and return premiums.....	5,733 21
Net cash received for premiums (all fire).....	\$17,712 82
Interest received on bonds and mortgages.....	2,327 24
Income from all other sources, viz.: rent.....	1,117 85
Aggregate income received during the year in cash.....	\$21,157 91

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$26,061 93
Paid for commission and brokerage.....	3,695 09
Salaries and other charges of officers, clerks and employees.....	2,150 00
Amount paid for State, national and local taxes.....	116 71
All other payments, viz.: stationery, printing, advertising, postage, profit and loss, etc.....	5,534 54
Aggregate expenditures during the year in cash.....	\$37,558 27

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,167,269 00	\$23,574 46
Written or renewed during the year.....	1,795,113 00	22,875 82
Total.....	\$3,962,382 00	\$46,449 78
Deduct those expired and marked off as terminated.....	2,600,451 00	29,029 21
In force at the end of the year.....	\$1,361,931 00	\$17,420 57
Deduct amount re-insured.....	43,425 00	270 04
Net amount in force.....	\$1,318,506 00	\$17,150 53

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$1,097,638 00	\$13,939 73	1-2	\$6,969 86
1878.....	Two years.....	2,500 00	35 77	1-4	.....
1877.....		120,508 00	1,679 90	3-4	26 82
1878.....	Three years.....	23,625 00	345 75	1-6	279 98
1879.....		8,800 00	326 25	1-2	177 37
1876.....	Four years.....	2,100 00	28 25	5-6	271 70
1877.....		500 00	5 00	1-8	3 53
1876.....	Five years.....	.....	.....	3-8	1 86
1879.....		.....	.....	5-8	.....
1876.....	.....	12,975 00	156 03	7-8	.....
1876.....		26,200 00	325 75	1-10	15 66
1877.....	.....	21,100 00	272 50	3-10	97 72
1878.....		2,500 00	35 00	1-2	136 25
1879.....	.....	.....	7-10	34 50	
.....	.....	.....	9-10	.....	
.....	.....	\$1,318,506 00	\$17,160 53	.....	\$8,005 25

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,015,131 54
Total losses paid from organization to date.....	632,366 85
Total cash dividends declared since the Company commenced business.....	37,671 67
Total amount of losses incurred during the year.....	18,778 57
Total amount of the Company's stock owned by the directors at par value.....	45,200 00
Total amount loaned to officers and directors.....	40,468 53
Total amount loaned to stockholders who are not officers.....	4,500 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,795,113 35
Amount of fire premiums received.....	22,875 32
Amount of losses incurred.....	18,778 57
Amount of fire losses paid.....	15,503 57

## JERSEY CITY INSURANCE COMPANY.

## JERSEY CITY, N. J.

Incorporated February 10, 1847.

Commenced business December 1, 1856.

NATHANIEL FOOTE, *President.*HENRY C. PEARSON, *Secretary.*

Capital stock authorized, \$250,000.

Capital actually paid in, \$150,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$36,450 00
Loans on bond and mortgage (first liens).....	86,075 00
Loans on bond and mortgage upon which more than one year's interest is due.....	4,500 00
Interest due and unpaid on bond and mortgage loans.....	1,921 74
Interest accrued on bond and mortgage loans.....	1,914 35
Value of lands mortgaged.....	\$95,900 00
Buildings (insured for \$91,600).....	106,700 00
Total value of mortgaged premises.....	\$202,600 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$4,000 00	4,165 00
First National Bank, Jersey City, stock.....	800 00	1,120 00
Second National Bank, Jersey City, stock.....	6,100 00	7,520 00
Funded debt bonds, Jersey City.....	4,000 00	4,160 00



	Par value.	Market value.
Jersey City Gas Light Co. stock.....	\$8,240 00	\$12,360 00
People's Gas Light Co., Jersey City, stock.....	860 00	637 50
New Jersey Ice Co. stock.....	9,700 00	2,425 00
Total par and market value.....	\$33,690 00	\$32,187 50

\$32,187 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
First National Bank stock, Jersey City.....	\$300 00	\$450 00	\$300 00
Hudson County Gas Light Co. stock.....	3,700 00	3,700 00	2,000 00
Jersey City and Bergen Horse R. R. Co. stock...	300 00	450 00	300 00
Washington Fire Insurance Co., Plainfield, stock.	2,600 00	2,600 00	2,500 00
Washington Fire Insurance Co. stock, Plainfield..	1,000 00	1,000 00	800 00
Bond and mortgage.....	3,700 00	3,750 00	1,500 00
Pass-book Provident Institution for Savings.....	338 12	338 12	150 00
Bond and mortgage.....	2,000 00	2,000 00	2,000 00
Bond and mortgage.....	1,400 00	1,400 00	980 00
New Jersey Lighterage Co.....	6,000 00	4,500 00	5,500 00
Other personal property.....	1,000 00	1,000 00	
Total amounts.....	\$22,388 12	\$21,188 12	\$16,030 00

16,030 00

Cash in the Company's principal office in currency.....	\$1,505 53
Cash belonging to the Company deposited in bank.....	4,068 17

Total amount of cash items.....	5,571 70
Interest due and accrued on stocks owned, not included in market value.....	1,237 40
Interest due and accrued on collateral loans.....	1,127 48
Premiums in due course of collection.....	3,350 64
Bills receivable, not matured, for fire, marine and inland risks.....	4,331 31
All other property, viz.: rents due and accrued.....	146 83

Aggregate amount of actual available assets..... \$194,843 95

*Items Not Admitted as Assets.*

Collateral loan in excess of security.....	\$50 00
Notes and debts named as partially secured.....	13,265 00

## II. LIABILITIES.

Losses resisted, including interest, costs and expenses.....	\$300 00
Total.....	\$300 00

Net amount of all unpaid losses and claims.....	300 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$9,932 86
Unearned premiums, pro rata, on fire risks running more than one year.....	24,860 88

Total unearned premiums as computed above.....	34,793 64
Amount reclaimable on perpetual fire policies.....	1,733 99
Cash dividends to stockholders unpaid.....	110 00
Salaries and other miscellaneous expenses due and accrued.....	250 00
Commissions and other charges due and to become due to agents and brokers.....	200 00
All other demands against the company, viz.: tax assessments.....	4,908 04

Total liabilities, except capital and net surplus.....	\$42,295 67
Joint stock capital paid up in cash.....	150,000 00
Surplus beyond all liabilities.....	2,548 28

Aggregate liabilities, including paid-up capital and net surplus.. \$194,843 95



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$39,967 64	
Deduct re-insurance, rebate and return premiums.....	3,980 75	
Net cash received for premiums (all fire).....		\$35,986 89
Interest received on bonds and mortgages.....		6,530 77
Interest and dividends received from all other sources.....		3,512 89
Income from all other sources, viz.: rent, \$555.37; brokerage, \$604.05; sundry items, \$535.73.....		1,695 15
Aggregate income received during the year in cash.....		\$47,725 70

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$14,147 98	
Deduct salvages and re-insurances.....	255 61	
Net amount paid for losses (all fire).....		13,892 47
Cash dividends actually paid.....		7,600 00
Paid for commission and brokerage.....		4,703 86
Salaries and other charges of officers, clerks and other employees....		10,189 76
Amount paid for State, national and local taxes.....		3,523 00
All other payments, viz.: stationery, printing, advertising, postage, etc.....		4,896 51
Aggregate expenditures during the year in cash.....		\$44,815 60

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,981,660 00	\$101,145 53
Written or renewed during the year.....	5,355,307 00	36,750 52
Total.....	\$15,336,967 00	\$137,896 05
Deduct those expired and marked off as terminated.....	6,003,211 00	61,223 50
In force at the end of the year.....	\$9,333,756 00	\$76,672 55
Deduct amount re-insured.....	190,074 00	5,039 82
Net amount in force.....	\$9,143,682 00	\$71,632 73

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$3,696,456 00	\$21,554 29	1 2	\$10,777 14
1878.....	Two years.....	2,600 00	19 50	1 4	4 87
1879.....		12,550 00	135 50	3 4	101 61
1877.....	Three years.....	1,613,803 00	14,783 03	1 6	2,450 50
1878.....		1,613,450 00	14,926 35	1 2	7,463 17
1879.....	Four years.....	1,447,585 00	12,567 55	5 6	10,472 95
1876.....		16,000 00	160 00	1 8	20 00
1877.....	Five years.....	176,500 00	2,153 55	1 10	215 35
1878.....		285,005 00	3,608 91	3 10	1,082 67
1879.....	Perpetual risks.....	207,750 00	2,661 99	1 2	1,330 99
1878.....		119,275 00	1,628 69	7 10	1,140 02
1879.....		193,716 00	2,493 18	9 10	2,243 87
		\$9,294,630 00	\$76,672 55		\$37,813 14
Deduct re-insurance.....		190,074 00	5,039 82		2,519 50
Perpetual risks.....		\$9,104,616 00			
		39,066 00			
Totals.....		\$91,436 00	\$71,632 73		\$34,793 64

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,392,616 02
Total losses paid from organization to date.....	535,297 63
Total cash dividends declared since the Company commenced business.....	416,030 90
Total amount of losses incurred during the year.....	13,300 00
Total amount of the company's stock owned by the directors at par value.....	32,300 00
Total amount loaned to officers and directors.....	1,400 00
Total amount loaned to stockholders who are not officers.....	200 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$5,355,307 00
Amount of fire premiums received.....	36,750 52
Amount of losses incurred.....	14,147 98
Amount of fire losses paid.....	13,300 05

## MANUFACTURERS' INSURANCE COMPANY.

NEWARK, N. J.

Incorporated March, 1873.

Commenced business August 1, 1873.

GEORGE WILKINSON, *President.*D. SMITH WOOD, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$58,071 12
Loans on bond and mortgage (first liens) .....	123,250 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,000 is in process of foreclosure).....	32,150 00
Interest due and unpaid on bond and mortgage loans .....	2,794 75
Interest accrued on bond and mortgage loans.....	3,012 44
Total value of mortgaged premises.....	\$166,400 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Manufacturers' National Bank, Newark, stock.....	\$12,300 00	\$11,070 00
State Banking Co., Newark, stock.....	2,000 00	1,600 00
Newark and Bloomfield Street Railway Co. stock.....	1,500 00	750 00
Total par and market value.....	\$15,800 00	\$13,420 00

13,420 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Manufacturers' National Bank, Newark, stock...	\$11,800 00	\$10,620 00	\$8,200 00
National State Trust Co.....	6,000 00 }	6,000 00	4,000 00
Bond and mortgage.....	4,000 00 }		
City of Houston Market bonds.....	15,000 00 }	10,000 00	4,500 00
Bond and mortgage on Newark property.....	4,500 00 }		
	<u>\$41,300 00</u>	<u>\$26,620 00</u>	<u>\$16,700 00</u>

Cash in the Company's principal office in currency.....	\$3,415 47	
Cash belonging to the Company deposited in Bank.....	36,965 41	
Total amount of cash items.....		40,380 88
Premiums in due course of collection.....		12,291 48
Bills receivable, not matured, for fire, marine and inland risks.....		1,707 52
Aggregate amount of all available assets.....		<u>\$303,778 19</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$14,606 54	
Losses resisted, including interest, costs and expenses.....	1,500 00	
Total.....	<u>\$16,106 54</u>	
Net amount of unpaid losses and claims .....		\$16,106 54
Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$60,447 22	
Unearned premiums, pro rata, on fire risks running more than one year.....	12,032 81	
Total unearned premiums as computed above.....		72,480 03
All other demands against the Company.....		700 00
Total liabilities, except capital and net surplus.....		<u>\$89,286 57</u>
Joint stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		14,491 62
Aggregate liabilities, including paid-up capital and net surplus,		<u>\$303,778 19</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$153,162 10	
Deduct re-insurance, rebate and return premiums.....	16,869 30	
Net cash received from premiums (all fire).....		\$136,292 50
Interest received on bonds and mortgages.....		8,751 32
Interest and dividends received from all other sources.....		1,998 41
Income from all other sources.....		2,986 02
Aggregate income received during the year in cash.....		<u>\$150,028 55</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$74,825 83	
Cash dividends actually paid.....	14,000 00	
Paid for commission and brokerage.....	30,967 34	
Salaries and other charges of officers, clerks and other employees....	10,230 98	
Amount paid for State, national and local taxes.....	3,600 86	
All other payments, viz.: stationery, printing, advertising, postage, etc.....		7,614 52
Aggregate expenditures during the year in cash.....		<u>\$141,239 53</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$12,279,806 00	\$139,360 50
Written or renewed during the year.....	15,006,953 00	156,499 44
Total.....	\$27,286,759 00	\$295,859 94
Deduct those expired and marked off as terminated.....	13,519,219 00	145,343 98
In force at the end of the year.....	\$13,767,540 00	\$150,515 96
Deduct amount re-insured.....	455,099 00	5,007 44
Net amount in force.....	\$13,314,441	\$145,508 52

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$11,074,243 00	\$120,894 45	1-2	\$60,447 22
1878.....	Two years.....	16,500 00	231 52	1-4	57 88
1879.....		42,735 00	278 80	3-4	209 10
1877.....		470,126 00	5,262 92	1-6	377 15
1878.....	Three years.....	572,674 00	5,912 21	1-2	2,956 10
1879.....		683,646 00	6,310 01	5-6	5,675 01
1876.....		2,800 00	56 50	1-8	7 06
1877.....	Four years.....	5,250 00	105 00	3-8	39 36
1878.....		2,200 00	50 95	5-8	31 84
1879.....		5,000 00	50 15	7-8	43 89
1875.....	Five years.....	121,467 00	1,616 57	1-10	161 65
1876.....		104,260 00	1,625 88	3-10	437 74
1877.....		67,450 00	622 57	1-2	341 23
1878.....		54,650 00	714 63	7-10	50 03
1879.....		106,380 00	1,216 36	9-10	1,094 73
Totals.....		\$13,314,441 00	\$145,508 52	.....	\$72,480 03

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$811,535 00
Total losses paid from organization to date.....	357,334 58
Total cash dividends declared since the Company commenced business.....	75,025 42
Total amount of losses incurred during the year.....	82,021 66
Total amount of the Company's stock owned by the directors at par value.....	122,150 00
Total amount loaned to directors.....	15,800 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$6,283,708 00
Amount of fire premiums received.....	48,296 58
Amount of losses incurred.....	16,353 12
Amount of fire losses paid.....	14,565 79



# \*MECHANICS' FIRE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated December 27, 1824.

Commenced business February 14, 1825.

WILLIAM A. MYER, *President.*

EDWARD S. GRAHAM, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$100,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$40,811 45
Loans on bond and mortgage (first liens).....	44,350 00
Loans on bond and mortgage upon which more than one year's interest is due.....	15,600 00
Interest due and unpaid on bond and mortgage loans .....	1,392 50
Interest accrued on bond and mortgage loans.....	891 28
Value of lands mortgaged.....	\$63,000 00
Buildings (insured for \$61,000).....	85,000 00
Total value of mortgaged premises.....	\$148,000 00

## Stocks, Bonds, etc., Owned by the Company.

	Par value.	Market value.
Delaware, Lackawanna and Western R. R. Co. stock.....	\$18,500 00	\$15,516 87
Morris and Essex R. R. Co. stock.....	12,500 00	12,760 00
Montclair Gas and Water bonds.....	5,000 00	5,000 00
Total par and market value.....	\$36,000 00	\$33,266 87
		33,266 87

## Loans on Stock Collaterals :

	Par value.	Market value.	Amount loaned.
National Newark Banking Co. stock.....	\$4,000 00	\$5,600 00	\$3,000 00
Total amounts.....	\$4,000 00	\$5,600 00	\$3,000 00
			3,000 00
Cash in Company's principal office in currency.....			\$960 06
Cash belonging to the Company deposited in bank.....			733 64
Total amount of cash items.....			1,693 70
Interest due and accrued on collateral loans.....			70 00
Premiums in due course of collection.....			497 84
All other property, viz. : rents due and accrued.....			61 00
Aggregate amount of all actual available assets.....			\$141,634 64

\*Re-insured outstanding risks, and discontinued business.



## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$3,192 97
Unearned premiums, pro rata, on fire risks running more than one year.....	2,510 81
Total unearned premiums as computed above.....	5,503 78
Dividends to stockholders remaining unpaid.....	373 38
Total liabilities, except capital and net surplus.....	\$5,877 16
Joint stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.....	35,757 48
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$141,634 64</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$8,353 80
Deduct re-insurance, rebate and return premiums.....	1,551 64
Net cash received for premiums (all fire).....	\$7,002 16
Interest received on bonds and mortgages.....	4,606 79
Interest and dividends received from all other sources.....	1,082 14
Income from all other sources, viz.: rent.....	562 64
Aggregate income received during the year in cash.....	<u>\$13,253 73</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$8,485 51
Deduct salvages and re-insurances.....	72 32
Net amount paid for losses (all fire).....	\$8,413 19
Cash dividends actually paid.....	6,787 87
Paid for commission and brokerage.....	643 64
Salaries and other charges of officers, clerks and other employees.....	2,300 00
Amount paid for State, national and local taxes.....	644 92
All other payments, viz.: stationery, printing, advertising, postage, etc.....	480 97
Aggregate expenditures during the year in cash.....	<u>\$19,270 59</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,434,680 00	\$10,123 07
Written or renewed during the year.....	1,114,000 00	8,861 64
Total.....	\$2,548,680 00	18,974 71
Deduct those expired and marked off as terminated.....	1,193,680 00	8,038 71
In force at the end of the year.....	<u>\$1,355,000 00</u>	<u>\$10,936 00</u>

*Recapitulation of Fire Risks and Premiums:*

Year Written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1870.....	One year or less.....	\$998,000 00	\$6,275 47	1-2	\$3,137 73
1878.....	Two years.....	.....	.....	1-4	.....
1879.....		.....	.....	3-4	.....
1877.....	Three years.....	94,150 00	1,379 00	1-6	229 83
1878.....		109,700 00	1,324 00	1-2	662 00
1879.....		109,500 00	1,293 00	5-6	1,077 50
1876.....		.....	.....	1-8	.....
1877.....	Four years.....	.....	.....	3-8	.....
1878.....		.....	.....	5-8	.....
1879.....		.....	.....	7-8	.....
1875.....		5,600 00	82 00	1-10	8 20
1876.....	Five years.....	.....	.....	3-10	.....
1877.....		22,700 00	396 00	1-2	198 00
1878.....		8,500 00	115 00	7-10	80 50
1879.....		6,500 00	70 62	9-10	63 50
Totals.....		\$1,354,650 00	\$10,935 09	.....	\$5,457 26

*General Interrogatories.*

Total premiums received from the organization of the Company.....	\$1,307,604 00
Total losses paid from organization to date.....	885,149 00
Total cash dividends declared since the Company commenced business.....	589,908 00
Total amount of losses incurred during the year.....	8,163 00
Total amount of the Company's stock owned by the directors at par value.....	41,100 00
Total amount loaned to officers and directors.....	3,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,060,800 00
Amount of fire premiums received.....	8,436 64
Amount of losses incurred.....	4,135 43
Amount of fire losses paid.....	4,135 43

## MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 18, 1858.

Commenced business April 18, 1858.

SILAS MERCHANT, *President.*

HENRY POWLES, *Secretary.*

Capital stock authorized, \$1,000,000.

Capital actually paid in, \$400,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$143,683 52
Loans on bond and mortgage (first liens).....	354,242 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,500 is in process of foreclosure).....	17,500 00
Interest due and unpaid on bond and mortgage loans.....	3,062 00
Interest accrued on bond and mortgage loans.....	5,836 36
Value of lands mortgaged.....	\$459,425 00
Buildings (insured for \$452,950).....	544,500 00
Total value of mortgaged premises.....	\$1,003,925 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$250,000 00	\$265,312 50
Newark city bonds.....	100,000 00	115,000 00
Elizabeth City bonds.....	25,000 00	10,000 00
Long Branch School bonds.....	15,000 00	15,000 00
East Orange Street Improvement bonds.....	17,500 00	18,375 00
Citizens' Gas Light Company Mortgage bonds.....	12,000 00	12,960 00
Total par and market value.....	\$419,500 00	\$436,647 50

\$436,647 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
413 shares Consumers Coal Co.....	\$4,130 00	\$2,065 00	\$2,000 00
20 shares Citizens' Gas Light Co.....	1,000 00	1,000 00	
Harrison street improvement bonds.....	3,000 00	2,400 00	\$3,000 00
40 shares Newark Gas Light Co.....	2,000 00	2,600 00	
8 shares Newark City Ice Co.....	800 00	800 00	
20 shares Newark City National Bank.....	1,000 00	1,250 00	1,500 00
25 shares Newark City Ice Co.....	2,500 00	2,500 00	
60 shares Newark City Gas Co.....	3,000 00	3,900 00	5,000 00
5 shares People's Insurance Co., Newark.....	500 00	400 00	
26 shares Newark City Ice Co.....	2,600 00	2,600 00	1,500 00
29 shares Mutual Benefit Life Insurance Co.....	290 00	290 00	
48 shares Merchants' National Bank.....	4,800 00	4,800 00	3,500 00
100 shares Newark City Ice Co., and bond and mortgage for \$15,000.....	10,000 00	10,000 00	7,500 00
100 shares Merchants' National Bank.....	5,000 00	8,750 00	5,000 00
100 shares ".....	5,000 00	8,750 00	5,000 00
10 shares First National Bank.....	1,000 00	1,000 00	
50 shares Newark City Ice Co.....	5,000 00	5,000 00	4,000 00
8 shares Merchants' National Bank.....	800 00	800 00	525 00
Newark and New York Railroad bonds.....	4,500 00	4,500 00	3,500 00
32 shares National, Newark, Banking Co.....	1,600 00	2,000 00	500 00
Total amounts.....	\$58,250 00	\$65,405 00	\$42,525 00

42,525 00

Cash in the Company's principal office in currency.....	\$5,283 56
Cash belonging to the Company deposited in bank.....	47,782 34

Total amount of cash items.....	53,065 90
Interest due and accrued on stocks owned, not included in market value.....	4,336 50
Interest due and accrued on collateral loans.....	1,112 69
Premiums in due course of collection.....	25,215 75
All other property, viz.: rents due and accrued.....	650 00

Aggregate amount of all actual available assets..... \$1,087,877 22

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$17,676 00
Losses unadjusted, including all reported and supposed losses.....	20,417 00
Losses related, including interest, costs and expenses.....	5,250 00

Net amount of all unpaid losses and claims.....	\$43,343 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$135,069 37
Unearned premiums, pro rata, on fire risks running more than one year.....	60,340 86
Total unearned premiums as computed above.....	195,410 23
Amount reclaimable on perpetual fire policies.....	570 00
Principal unpaid on scrip ordered to be redeemed.....	6,483 00
Interest unpaid scrip-holders due or to become due.....	14,254 87
Commissions and other charges due and to become due to agents and brokers.....	6,003 48
All other demands against the Company, viz.: State, county and other taxes, \$796.62; return premiums, \$1,381.47; total.....	2,178 09
Total liabilities, except capital and net surplus.....	\$268,242 67
Joint stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities.....	419,634 55
Aggregate liabilities, including paid-up capital and net surplus,	\$1,087,877 22

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$346,699 24
Deduct re-insurance, rebate and return premiums.....	25,352 19
Net cash received for premiums (all fire).....	\$321,347 05
Interest received on bonds and mortgages.....	36,921 57
Interest and dividends received from all other sources.....	12,787 00
Income from all other sources, viz.: rent.....	1,663 87
Aggregate income received during the year in cash.....	\$372,719 49

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$174,099 86
Deduct salvages and re-insurances.....	5,169 90
Net amount paid for losses (all fire).....	\$168,935 96
Cash dividends actually paid.....	48,150 00
Scrip redeemed in cash, and interest paid on scrip.....	18,535 28
Paid for commission and brokerage.....	59,240 00
Salaries and other charges of officers, clerks and other employees...	28,770 00
Amount paid for State, national and local taxes.....	9,693 05
All other payments, viz.: stationery, printing, advertising, postage, and current expenses.....	32,906 75
Aggregate expenditures during the year in cash.....	\$366,231 04

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$46,374,819 00	\$411,510 42
Written or renewed during the year.....	46,587,135 00	355,097 20
Total.....	\$92,961,954 00	\$766,607 62
Deduct those expired and marked off as terminated.....	46,351,342 00	373,299 27
In force at the end of the year.....	\$46,610,612 00	\$393,308 35
Deduct amount re-insured.....	347,224 00	2,852 46
Net amount in force.....	\$46,263,388 00	\$390,455 89



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$34,894,125 00	\$270,138 73	1-2	\$135,069 37
1878.....		197,403 00	1,177 28	1-4	294 32
1879.....	Two years.....	49,842 00	520 97	3-4	390 73
1877.....		2,318,700 00	23,141 14	1-6	3,856 85
1878.....	Three years.....	2,093,986 00	20,417 51	1-3	10,208 75
1879.....		2,922,875 00	27,451 56	5-6	22,876 30
1876.....		133,700 00	1,463 67	1-8	182 96
1877.....	Four years.....	178,910 00	1,773 05	3-8	664 89
1878.....		93,635 00	992 20	5-8	620 12
1879.....		63,662 00	687 72	7-8	601 75
1875.....		519,226 00	7,938 88	1-10	793 38
1876.....		739,285 00	9,804 14	3-10	2,941 24
1877.....	Five years.....	712,684 00	8,553 07	1-2	4,276 53
1878.....		555,332 00	6,674 60	7-10	4,672 22
1879.....		679,273 00	7,952 47	9-10	7,157 22
	Over five years.....	90,550 00	1,773 90	P. R.	803 60
	Perpetual.....	22,300 00	.....	.....	.....
Totals.....		\$46,263,388 00	\$390,455 89	.....	\$195,410 23

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$3,560,934 00
Total losses paid from organization to date.....	1,428,178 00
Total cash dividends declared since the Company commenced business.....	288,219 00
Total dividends declared payable in stock from organization.....	240,000 00
Total amount of losses incurred during the year.....	190,857 09
Total amount of the Company's stock owned by the directors at par value.....	66,500 00
Total amount loaned to officers and directors.....	9,025 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$12,381,028 78
Amount of fire premiums received.....	80,578 39
Amount of losses incurred.....	9,649 33
Amount of fire losses paid.....	13,826 02

## MILLVILLE MUTUAL MARINE AND FIRE INSURANCE COMPANY.

MILLVILLE, N. J.

Incorporated March, 1859.

Commenced business January, 1867.

NATHANIEL STRATTON, *President.*

FURMAN L. MULFORD, *Secretary.*

### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$16,000 00
Loans on bond and mortgage (first liens).....	5,500 00
Interest accrued on bond and mortgage loans.....	192 55
Value of lands mortgaged.....	\$4,500 00
Buildings (insured for \$4,000).....	5,000 00
Total value of mortgaged premises.....	\$9,500 00



*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$5,000 00	\$5,162 50	
Trade Insurance Co. stock, Camden.....	2,500 00	1,875 00	
Total par and market value.....	\$7,500 00	\$7,037 50	
Cash belonging to the Company deposited in bank.....		\$12,397 19	7,037 50
Total amount of cash items.....			12,397 17
Premiums in due course of collection.....			24,448 03
Bills receivable, not matured, for fire, marine and inland risks.....			83,054 58
All other property, viz.: rents due and accrued, \$254; salvage on losses paid, \$5,150; sundry accounts (good), \$820; total.....			6,224 00
Aggregate amount of all actual available assets.....			\$154,853 83

Amount of premium or deposit notes held by the Company, which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$803,240 00
--	--------------

*Items not Admitted as Assets.*

Office furniture.....	\$1,000 00
-----------------------	------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$16,090 00
Losses unadjusted, including all reported and supposed losses.....	7,705 00
Losses resisted, including interest, costs and expenses.....	2,325 00
Net amount of all unpaid losses and claims.....	26,120 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year,	\$36,323 90
Unearned premiums, pro rata, on fire risks running more than one year.....	11,153 90
Unearned premiums on marine risks.....	40,239 95
Total unearned premiums as computed above.....	87,717 75
Amount reclaimable on perpetual fire policies.....	3,898 02
All other demands against the Company, viz.: advertising and office expenses.....	200 00
Total liabilities, except capital and net surplus.....	\$117,935 77
Surplus beyond all liabilities.....	36,918 06
Aggregate liabilities, including surplus.....	\$154,853 83

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$82,220 78	\$96,651 23	
Assessment on premium notes.....	40,434 31		
Total.....	\$122,655 19	\$96,651 23	
Deduct re-insurance, rebate and return premiums.....	1,593 91	7,136 45	
Net cash received for premiums and assessment.....	\$121,061 18	\$89,514 78	
Interest received on bonds and mortgages.....			\$210,575 96
Interest and dividends received from all other sources.....			744 41
Income from all other sources, viz.: rent.....			983 36
			425 00
Aggregate income received during the year in cash.....			\$212,728 73

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$108,537 31	\$91,818 02	
Deduct salvages and re-insurances.....	284 76	2,878 21	
Net amount paid for losses.....	\$108,253 55	\$88,939 81	
			\$197,192 36
Paid for commission and brokerage.....			22,680 88
Salaries and other charges of officers, clerks and other employees....			9,500 00
Amount paid for State, national and local taxes.....			3,938 21
All other payments, viz.: stationery, printing, advertising, postage, office and agency expenses.....			10,149 20
Aggregate expenditures during the year in cash.....			\$243,460 65

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$5,750,060 00	\$106,436 06
Written or renewed during the year.....	5,342,187 00	79,896 96
Total.....	\$12,102,247 00	\$186,333 02
Deduct those expired and marked off as terminated.....	5,515,209 00	90,020 36
In force at the end of the year.....	6,587,038 00	90,312 66
	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$689,729 00	\$50,919 29
Written or renewed during the year.....	1,630,613 00	96,651 23
Total.....	\$2,320,342 00	\$147,570 52
Deduct those expired and marked off as terminated.....	1,733,729 00	107,335 57
In force at the end of the year.....	\$486,613 00	\$40,234 95

*Recapitulation of Fire Risks and Premiums.*

Year Written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned
1879.....	One year or less.....	\$4,683,535 00	\$72,647 81	1-2	\$36,323 90
1878.....	Two years.....	31,521 00	340 68	1-4	85 17
1879.....		8,050 00	73 30	3-4	54 98
1877.....	Three years.....	322,550 00	4,295 60	1-6	715 93
1878.....		520,640 00	5,870 64	1-2	2,835 32
1879.....		436,440 00	5,209 50	5-8	4,341 25
1876.....	Four years.....	16,425 00	164 49	1-8	20 56
1877.....		55,750 00	655 25	3-8	185 72
1878.....		18,835 00	195 50	5-8	123 28
1879.....		3,400 00	33 28	7-8	25 63
1875.....	Five years.....	123,992 00	1,889 26	1-10	188 92
1876.....		126,165 00	1,904 86	3-10	571 45
1877.....		121,560 00	1,633 90	1-3	816 95
1878.....		93,875 00	1,259 45	7-10	881 61
1879.....		24,600 00	339 14	9-10	305 23
Totals.....		\$6,587,038 00	\$96,312 66	.....	\$47,477 80

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,618,361 00
Total losses paid from organization to date.....	1,028,361 00
Total amount of losses incurred during the year.....	192,300 00

*Business in the State of New Jersey During the Year.*

	Fire risks.	Marine risks.	Aggregate.
Amount of fire risks written.....	\$925,319 00	\$329,150 00	\$1,254,469 00
Amount of fire premiums received.....	52,542 87	25,583 50	78,126 37
Amount of losses incurred.....	16,403 20	17,024 57	33,427 77
Amount of fire losses paid.....	28,835 78	17,164 18	45,999 96

## MOUNT HOLLY INSURANCE COMPANY.

## MOUNT HOLLY, N. J.

Incorporated January 21, 1831.

Commenced business May 28, 1831.

ALLEN FENIMORE, *President*.GEORGE HAYWOOD, *Secretary*.

Cash actually paid in, \$100,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$16,254 70
Loans on bond and mortgage (first liens).....	144,066 00
Loans on bond and mortgage upon which more than one year's interest is due, and which is in process of foreclosure.....	500 00
Interest due and unpaid on bond and mortgage loans .....	732 64
Interest accrued on bond and mortgage loans.....	4,439 12

Value of lands mortgaged.....	\$255,425 00
Buildings.....	39,425 00
Total value of mortgaged premises.....	<u>\$348,850 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Girard Bank, Philadelphia, stock.....	\$340 00	\$430 00
Mount Holly Water Co. stock.....	200 00	200 00
Total par and market value.....	<u>\$540 00</u>	<u>\$680 00</u>

Cash in the Company's principal office in currency.....	\$36 00
Cash belonging to the Company deposited in bank.....	1,531 73
	<u>680 00</u>

Total amount of cash items.....	\$1,567 73
Interest due and accrued on stocks owned, not included in market value.....	45 40
Premiums in due course of collection.....	1,276 50
Bills receivable, not matured, for fire, marine and inland risks.....	2,339 74
All other property, viz.: rents due and accrued.....	398 00

Aggregate amount of all actual available assets..... \$172,299 83

*Items Not Admitted as Assets.*

Loans with Company's own stock as collateral.....	\$3,525 00
Interest thereon.....	98 75
Total.....	<u>\$3,623 75</u>

## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year....	\$3,765 50
Unearned premiums, pro rata, on fire risks running more than one year.....	1,590 02

Total unearned premiums as computed above..... \$5,345 52

Amount reclaimable on perpetual fire policies.....	\$53,880 91
Commissions and other charges due and to become due to agents and brokers.....	179 90
Total liabilities, including paid-up capital and net surplus.....	\$59,406 33
Joint stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.....	12,893 50
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$172,299 83</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$8,619 53
Deduct re-insurance, rebate and return premiums.....	1,088 53
Net cash received for premiums (all fire).....	\$7,531 00
Interest received on bonds and mortgages.....	8,162 00
Interest and dividends received from all other sources.....	404 65
Income from all other sources, viz.: rent.....	390 50
Aggregate income received during the year in cash.....	<u>\$16,488 15</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	1 50
Cash dividends actually paid.....	6,000 00
Paid for commission and brokerage.....	1,264 00
Salaries and other charges of officers, clerks and other employees....	1,468 57
Amount paid for State, national and local taxes.....	1,041 27
Aggregate expenditures during the year in cash.....	<u>\$9,775 34</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,516,569 00	.....
Written or renewed during the year.....	928,030 00	\$8,619 53
Total.....	\$3,444,599 00	.....
Deduct those expired and marked off as terminated.....	896,344 00	.....
In force at the end of the year.....	\$2,548,255 00	.....

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$763,650 00	\$4,781 00	1-2	\$2,391 00
1878.....	Two years.....	4,900 00	40 00	1-4	10 00
1879.....		4,900 00	76 88	3-4	47 66
1877.....	Three years.....	8,350 00	135 00	1-6	67 50
1878.....		10,050 00	231 18	5-6	192 25
1879.....		.....	.....	1-8	.....
1876.....	Four years.....	.....	.....	3-8	.....
1877.....		.....	.....	5-8	.....
1879.....		.....	.....	7-8	.....
1875.....	Five years.....	72,425 00	1,758 00	1-10	175 86
1876.....		93,585 00	2,110 00	3-10	633 00
1877.....		84,318 00	2,648 00	1-2	1,324 00
1878.....		62,030 00	1,240 00	7-10	863 00
1879.....		65,250 00	1,459 00	9-10	1,340 10
Totals.....		\$1,159,438 00	\$14,509 06	.....	\$7,049 32



*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$179,600 00
Total losses paid from organization to date.....	60,521 78
Total cash dividends declared since the Company commenced business.....	195,589 00
Total dividends declared payable in stock from organization.....	51,500 00
Total amount of losses incurred during the year.....	1 50
Total amount of the Company's stock owned by the directors at par value.....	17,400 00
Total amount loaned to officers and directors.....	1,875 00
Total amount loaned to stockholders who are not officers.....	1,650 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$928,030 00
Amount of fire premiums received.....	8,619 00
Amount of losses incurred.....	1 50
Amount of fire losses paid.....	1 50

## NATIONAL FIRE AND MARINE INSURANCE COMPANY.

ELIZABETH, N. J.

Incorporated August 2, 1865.

Commenced business November 1, 1865.

AMOS CLARK, JR., *President.*

MOSES F. CORY, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$100,000.

### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$29,356 69
Loans on bond and mortgage (first liens).....	81,280 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$800 is in process of foreclosure).....	11,050 00
Interest due and unpaid on bond and mortgage loans.....	2,621 53
Interest accrued on bond and mortgage loans.....	1,582 71
Value of lands mortgaged.....	\$120,800 00
Buildings (insured for \$123,682).....	170,900 00
Total amount of mortgaged premises.....	\$291,700 00



*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Amboy, New Jersey, bonds.....	\$4,500 00	\$4,500 00
Rahway, New Jersey, bonds.....	9,900 00	3,960 00
Elizabeth City bonds.....	5,000 00	2,000 00
United States bonds.....	10,250 00	10,557 50
Union county, N. J., bonds.....	2,000 00	2,040 00
Total par and market value.....	\$31,650 00	\$23,057 50
Cash in the Company's principal office in currency.....	\$2,406 00	
Cash belonging to the Company deposited in bank.....	5,157 43	
Total amount of cash items.....		7,563 43
Interest due and accrued on stocks owned, not included in market value.....		352 60
Premiums in due course of collection.....		711 31
All other property, viz.: tax certificates.....		130 55
Aggregate amount of all actual available assets.....		\$157,706 32

## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$4,715 32
Unearned premiums, pro rata, on fire risks running more than one year.....	2,257 06
Total unearned premiums as computed above.....	\$6,972 38
Cash dividends to stockholders remaining unpaid.....	100 00
Commissions and other charges due and to become due to agents and brokers.....	94 27
Total liabilities, except capital and net surplus.....	\$7,166 65
Joint stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.....	50,539 67
Aggregate liabilities, including paid-up capital and net surplus,	\$157,706 32

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$10,585 61
Deduct re-insurance, rebate and return premiums.....	313 20
Net cash received for premiums (all fire).....	10,272 41
Interest received on bonds and mortgages.....	6,617 56
Interest and dividends received from all other sources.....	1,009 83
Income from all other sources, viz.: rent, \$627.32; commissions, \$27.71; sale of real estate, \$69.12; total.....	724 15
Aggregate income received during the year in cash.....	\$18,623 95

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$720 95
Cash dividends actually paid.....	9,910 00
Paid for commission and brokerage.....	961 36
Salaries and other charges of officers, clerks and other employees.....	3,650 00
Amount paid for State, national and local taxes.....	381 62
All other payments, viz.: stationery, printing, advertising, postage, etc.....	1,500 56
Aggregate expenditures during the year in cash.....	\$17,124 49

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,067,509 00	\$15,605 45
Written or renewed during the year.....	1,928,913 00	12,538 28
Total.....	\$3,996,422 00	\$28,143 73
Deduct those expired and marked off as terminated.....	1,984,568 00	12,968 14
In force at the end of the year.....	\$2,011,854 00	\$15,175 59
Deduct amount re-insured.....	12,333 00	128 82
Net amount in force.....	\$1,999,531 00	\$15,046 77

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1873.....	One year or less.....	\$1,508,441 00	\$9,430 64	1-2	\$4,715 42
1879.....	Two years.....	2,000 00	8 00	3-4	6 00
1877.....	Three years.....	91,240 00	939 56	1-6	156 59
1878.....		74,825 00	746 28	1-2	373 14
1879.....		66,950 00	688 99	5-6	574 15
1876.....		2,000 00	20 00	1-8	2 50
1877.....	Four years.....	3,000 00	30 00	3-8	18 75
1878.....		82,200 00	1,087 00	7-8	108 70
1879.....		77,300 00	1,072 80	3-10	321 84
1877.....	Five years.....	37,375 00	441 25	1-2	220 62
1878.....		23,300 00	246 25	7-10	172 37
1879.....		30,900 00	336 00	9-10	302 40
Totals.....		\$1,999,531 00	\$15,046 77	.....	\$6,972 38

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$186,144 59
Total losses paid from organization to date.....	24,852 09
Total cash dividends declared since the Company commenced business.....	146,000 00
Total amount of losses incurred during the year.....	720 95
Total amount of the Company's stock owned by the directors at par value.....	51,700 00
Total amount loaned to officers and directors.....	4,500 00
Total amount of cash dividends declared during the year.....	10,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,928,913 00
Amount of fire premiums received.....	10,585 00
Amount of losses incurred.....	720 95
Amount of fire losses paid.....	720 95

## NEWARK CITY INSURANCE COMPANY.

## NEWARK, N. J.

Incorporated March 5, 1857.

Commenced business March 21, 1860.

HORACE J. POINIER, *President*.HENRY SCHOPPE, *Secretary*.

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$93,000 00
Loans on bond and mortgage (first liens).....	81,716 01
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,550 is in process of foreclosure).....	8,750 00
Interest due and unpaid on bond and mortgage loans.....	1,894 63
Interest accrued on bond and mortgage loans.....	1,332 56
Value of lands mortgaged.....	\$80,000 00
Buildings (insured for \$108,700).....	164,400 00
Total value of mortgaged premises.....	<u>\$244,400 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$26,000 00	\$26,916 25	
Essex County Improvement bonds.....	16,000 00	16,940 00	
Newark City War Bounty bonds.....	3,000 00	3,270 00	
Essex County bonds.....	3,000 00	3,330 00	
Newark City Improvement bonds.....	10,000 00	11,200 00	
Total par and market value.....	\$58,000 00	\$61,656 25	\$61,656 25
Cash in the Company's principal office in currency.....	\$7,814 00		
Cash belonging to the Company deposited in bank.....	43,184 73		
Total amount of cash items.....			50,998 73
Interest due and accrued on stocks owned, not included in market value.....			317 92
Interest due and accrued on deposits.....			80 34
Premiums in due course of collection.....			8,462 02
All other property, viz.: rents due and accrued, \$285.75; scrip dividend due from Merchants' Insurance Co., \$262; total.....			547 75
Aggregate amount of all actual available assets.....			<u>\$308,756 21</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,356 80
Losses unadjusted, including all reported and supposed losses.....	9,075 00
Losses resisted, including interest, costs and expenses.....	1,325 00
Total.....	<u>\$16,756 80</u>

Net amount of all unpaid losses and claims.....	\$16,756 80
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, \$56,778 86	
Unearned premiums, pro rata, on fire risks running more than one year.....	6,709 15
Total unearned premiums as computed above.....	63,488 01
Salaries and other miscellaneous expenses due and accrued .....	67 90
Commissions and other charges due and to become due to agents and brokers.....	1,857 47
All other demands against the Company, viz.: return premiums.....	480 92
Total liabilities, except capital and net surplus.....	\$82,651 10
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	26,105 11
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$308,756 21</u>

## II. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$135,164 07
Deduct re-insurance, rebate and return premiums .....	9,370 51
Net cash received for premiums (all fire).....	\$125,793 56
Interest received on bonds and mortgages.....	7,200 93
Interest and dividends received from all other sources.....	4,411 84
Income from all other sources, viz.: rent, \$2,882.64; commissions, re-insurance and return premiums, \$1,872.60; sundry items credited to surplus account, \$115.04; total.....	4,870 28
Aggregate income received during the year in cash.....	<u>\$142,276 61</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$82,235 84
Deduct salvages and re-insurances.....	280 03
Net amount paid for losses (all fire).....	\$81,955 81
Cash dividends actually paid.....	14,000 00
Paid for commission and brokerage.....	26,810 91
Salaries and other charges of officers, clerks and other employees.....	11,800 00
Amount paid for State, national and local taxes and fees.....	4,527 94
All other payments, viz.: stationery, printing, advertising, postage, etc.....	6,077 39
Aggregate expenditures during the year in cash.....	<u>\$145,172 05</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$10,300,129 00	\$112,842 07
Written or renewed during the year.....	13,692,320 00	137,228 55
Total.....	\$23,992,449 00	\$250,070 62
Deduct those expired and marked off as terminated .....	12,545,302 00	123,062 95
In force at the end of the year.....	\$11,447,147 00	\$127,007 67
Deduct amount re-insured.....	167,121 00	1,699 77
Net amount in force.....	<u>\$11,280,026 00</u>	<u>\$125,307 90</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$10,303,252 00	\$113,557 73	1-2	\$56,778 86
1878.....	Two years.....	22,813 00	378 43	1-4	94 61
1879.....		13,275 00	205 17	3-4	153 87
1877.....		169,635 00	1,335 43	1-6	305 90
1878.....	Three years.....	200,845 00	2,306 45	1-2	1,153 22
1879.....		379,881 00	4,253 55	5-6	3,544 62
1876.....		14,700 00	162 00	1-8	20 25
1877.....	Four years.....	6,900 00	111 00	3-8	41 62
1878.....		6,400 00	107 75	5-8	67 34
1879.....		9,850 00	96 20	7-8	84 17
1875.....	Five years.....	19,850 00	311 26	1-10	31 12
1876.....		23,075 00	358 85	3-10	107 68
1877.....		51,050 00	767 58	1-2	383 79
1878.....		19,500 00	248 98	7-10	174 28
1879.....		39,000 00	607 42	9-10	546 68
		<u>\$11,280,026 00</u>	<u>\$125,307 90</u>	<u>.....</u>	<u>\$63,488 01</u>

*General Interrogatories.*

Total premium received from the organization of the Company to date.....	\$1,198,738 00
Total losses paid from organization to date.....	500,734 13
Total cash dividends declared since the Company commenced business.....	165,641 42
Total dividends declared payable in stock from organization.....	100,000 00
Total amount of losses incurred during the year.....	91,227 78
Total amount of the Company's stock owned by the directors at par value.....	77,600 00
Total amount loaned to officers and directors.....	11,500 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$4,015,479 89
Amount of fire premiums received.....	35,014 55
Amount of losses incurred.....	14,003 06
Amount of fire losses paid.....	14,557 06

## NEW JERSEY PLATE GLASS INSURANCE COMPANY.

NEWARK, N. J.

Incorporated April 2, 1868.

Commenced business September 15, 1868.

EDWARD HEDDEN, *President.*S. C. HOAGLAND, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$50,240.



## I. ASSETS.

Real estate owned by the Company, less \$8,000 encumbrance.....	\$19,500 00
Loans on bond and mortgage (first liens).....	26,450 00
Interest due and unpaid on bond and mortgage loans.....	379 00
Interest accrued on bond and mortgage loans.....	206 57
Value of lands mortgaged.....	\$32,600 00
Buildings (insured for \$15,700).....	28,000 00
Total value of mortgaged premises.....	\$60,600 00
Cash in the Company's principal office in currency.....	\$1,498 64
Cash belonging to the Company deposited in bank.....	1,377 27
Total amount of cash items.....	3,375 91
Premiums in due course of collection.....	1,514 65
Bills receivable, not matured.....	2,474 75
All other property, viz.: rents due and accrued, \$916.66; new and salvage glass, \$7,790; due for glass sold, \$1,870.13; total.....	10,576 79
Aggregate amount of all actual available assets.....	\$64,477 67

## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on risks under one year.....	\$5,748 37
Total unearned premiums, as above.....	\$5,748 37
Salaries and other miscellaneous expenses due and accrued.....	231 66
Commissions and other charges due and to become due to agents and brokers.....	227 19
All other demands against the Company, viz.: city taxes and assessments, \$423.85; glass and sundry items, \$1,246.75; total.....	1,670 60
Total liabilities, except capital and net surplus.....	7,877 82
Joint stock capital paid up in cash.....	50,240 00
Surplus beyond all liabilities.....	6,359 85
Aggregate liabilities, including paid-up capital and net surplus.....	\$64,477 67

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$12,343 88
Deduct re-insurance, rebate and return premiums.....	1,613 77
Net cash received for premiums.....	\$10,730 11
Interest received on bonds and mortgages.....	1,565 84
Income from all other sources, viz.: rent, \$166.52; sale of glass, \$6,667.97; total.....	6,834 49
Aggregate income received during the year in cash.....	\$19,130 44

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$4,236 69
Deduct salvages and re-insurances.....	1,522 75
Net amount paid for losses.....	\$2,713 94
Paid for commission and brokerage.....	2,198 50
Salaries and other charges of officers, clerks and other employees.....	3,206 66
Amount paid for State, national and local taxes.....	473 00
All other payments, viz.: insurance and interest, \$600; new glass, \$6,561.95; current expenses, \$1,407.45; total.....	8,469 40
Aggregate expenditures during the year in cash.....	\$17,061 50

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$408,176 00	\$12,245 30
Written or renewed during the year.....	420,448 00	13,110 52
Total.....	\$828,624 00	\$25,355 82
Deduct those expired and marked off as terminated.....	449,939 00	13,859 07
In force at the end of the year.....	\$378,685 00	\$11,496 75

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$145,285 07
Total losses paid from organization to date.....	53,467 70
Total dividends declared payable in stock from organization.....	19,255 00
Total amount of the Company's stock owned by the directors at par value.....	49,420 00

*Business in the State of New Jersey During the Year.*

Amount of risks written .....	\$118,260 98
Amount of premiums received.....	3,220 82
Amount of losses incurred.....	784 44
Amount of losses paid.....	784 44

## NEWARK FIRE INSURANCE COMPANY.

## NEWARK, N. J.

Incorporated May 10, 1810.

Commenced business May 10, 1810.

CEPHAS M. WOODRUFF, *President.*JOHN J. HENRY, *Secretary.*

Capital stock authorized, ..... ..

Capital actually paid in, \$250,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$69,850 00
Loans on bond and mortgage (first liens).....	347,325 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$3,200 is in process of foreclosure).....	13,850 00
Interest due and unpaid on bond and mortgage loans.....	4,050 08
Interest accrued on bond and mortgage loans.....	6,165 56
Value of lands mortgaged .....	\$518,100 00
Buildings.....	525,500 00
Total value of mortgaged premises.....	\$1,043,600 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$180,000 00	\$187,005 00
National State Bank, Newark, stock.....	11,400 00	11,400 00
Newark City National Bank stock.....	13,250 00	16,562 50
National Newark Banking Co. stock.....	7,700 00	9,625 00
Mechanics' National Bank stock.....	4,550 00	7,887 50
Mechanics' Insurance Co. stock.....	1,050 00	1,312 50
Morris and Essex R. R. Co. stock.....	10,000 00	10,200 00
Total par and market value.....	\$227,950 00	\$243,992 50

\$243,992 50

Cash in the Company's principal office in currency.....	\$4,055 75
Cash belonging to the Company deposited in bank.....	46,275 77

Total amount of cash items.....	50,331 52
Interest due and accrued on stocks owned, not included in market value .....	3,135 00
Premiums in due course of collection.....	20,596 07
Bills receivable, not matured, for fire, marine and inland risks.....	842 14
All other property, viz.: rents due and accrued.....	320 00

Aggregate amount of all actual available assets..... \$760,457 87

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$15,688 67
Losses unadjusted, including all reported and supposed losses .....	8,135 00
Losses resisted, including interest, costs and expenses.....	1,294 87
Total.....	\$25,108 54
Deduct re-insurance thereon.....	451 72

Net amount of all unpaid losses and claims.....	\$24,656 82
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, .....	\$87,782 26
Unearned premiums, pro rata, on fire risks running more than one year.....	30,682 33

Total unearned premiums as computed above.....	118,464 59
Interest due and declared, uncalled for.....	8,094 66
Salaries and other miscellaneous expenses due and accrued .....	250 00
Commissions and other charges due and to become due to agents and brokers.....	4,119 21
All other demands against the Company, viz.: return premiums....	2,306 98

Total liabilities, except capital and net surplus.....	\$157,892 26
Joint stock capital paid up in cash .....	250,000 00
Surplus beyond all liabilities.....	352,565 61

Aggregate liabilities, including paid-up capital and net surplus, \$760,457 87

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$228,381 41
Deduct re-insurance, rebate and return premiums.....	32,100 79

Net cash received for premiums (all fire).....	\$196,280 62
Interest received on bonds and mortgages.....	34,786 83
Interest and dividends received from all other sources.....	4,412 25
Income from all other sources, viz.: rents.....	878 94

Aggregate income received during the year in cash..... \$236,358 64

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$117,271 70	
Deduct salvages and re-insurances.....	6,343 78	
Net amount paid for losses (all fire).....		\$110,927 92
Cash dividends actually paid.....		24,824 10
Scrip redeemed in cash, and interest paid on scrip.....		9,787 25
Paid for commission and brokerage.....		42,490 11
Salaries and other charges of officers, clerks and other employees....		15,630 53
Amount paid for State, national and local taxes.....		5,848 52
All other payments, viz.: stationery, printing, advertising, postage, repairs, maps, premium on U. S. bonds, and sundry office expenses,		15,667 43
Aggregate expenditures during the year in cash.....		\$225,175 86

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$21,115,442 00	\$204,049 21
Written or renewed during the year.....	22,247,129 00	206,460 70
Total.....	\$43,362,571 00	\$410,509 91
Deduct those expired and marked off as terminated.....	18,819,707 00	178,768 58
In force at the end of the year.....	\$24,542,864 00	231,741 33
Deduct amount re-insured.....	634,396 00	5,949 08
Net amount in force .....	\$23,908,468 00	\$225,792 25

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$19,022,250 00	\$175,564 53	1-2	\$87,782 26
1878.....	Two years.....	90,550 00	909 05	1-4	242 26
1879.....		95,335 00	746 13	3-4	559 59
1877.....	Three years.....	342,127 00	3,722 95	1-6	620 49
1878.....		1,383,259 00	13,067 45	1-2	6,533 72
1879.....	Four years.....	1,745,223 00	16,158 98	5-6	13,465 81
1876.....		10,000 00	75 00	1-3	9 37
1877.....	Five years.....	4,000 00	40 00	3-8	15 00
1878.....		20,700 00	199 73	5-8	124 83
1879.....	Six years.....	23,175 00	254 43	7-8	222 83
1875.....		121,575 00	1,664 95	1-10	166 50
1876.....	Seven years.....	102,900 00	2,027 30	3-10	608 19
1877.....		250,958 00	3,285 66	1-2	1,642 83
1878.....	Eight years.....	329,111 00	3,716 79	7-10	2,601 74
1879.....		366,305 00	4,239 30	9-10	3,869 37
Totals.....		\$23,908,468 00	\$225,792 25	.....	\$118,464 59

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,685,714 88
Total losses paid from organization to date.....	372,642 75
Total cash dividends declared since the Company commenced business.....	353,258 00
Total amount of losses incurred during the year.....	130,968 92
Total amount of the Company's stock owned by the directors at par value.....	26,445 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$5,546,280 15
Amount of fire premiums received.....	50,263 59
Amount of losses incurred.....	12,672 15
Amount of fire losses paid.....	12,672 15



## NEW BRUNSWICK FIRE INSURANCE COMPANY.

## NEW BRUNSWICK, N. J.

Incorporated December 27, 1826.

Commenced business May 1, 1832.

HENRY H. PALMER, *President.*LEWIS APPLGATE, *Secretary.*

Capital stock authorized, \$200,000.

Cash actually paid in, \$50,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$2,271 00
Loans on bond and mortgage (first liens).....	73,794 00
Loans on bond and mortgage upon which more than one year's interest is due and which is in process of foreclosure.....	6,400 00
Interest due and unpaid on bond and mortgage loans.....	2,265 25
Interest accrued on bond and mortgage loans.....	801 94
Total value of mortgaged premises (insured for \$93,650).....	<u>\$210,199 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Sandusky, Mansfield and Newark R. R. bonds.....	\$13,000 00 }	\$13,560 00
Mad River and Lake Erie R. R. bonds.....	2,000 00 }	
Bills receivable secured.....	12,870 29	12,870 29
Scrip of the Atlantic Mutual Insurance Co., N. Y.....	20,500 00	20,500 00
Total par and market value.....	<u>\$48,370 29</u>	<u>\$46,870 29</u>

46,870 29

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
St. Paul and Milwaukee R. R. bonds.....	<u>\$7,000 00</u>	<u>\$7,300 00</u>	<u>\$6,000 00</u>

6,000 00

Cash in the Company's principal office in currency, and cash belonging to the Company deposited in bank.....	2,379 04
Interest due and accrued on collateral loans.....	199 00
Premiums in due course of collection.....	1,169 03
All other property, viz.: rents due and accrued.....	<u>48 00</u>

Aggregate amount of all actual available assets..... \$142,197 55*Items Not Admitted as Assets.*

Loan on Company's own stock.....	\$3,350 00
Bills receivable, not secured.....	1,650 20
Deposit in State Bank N. B.....	781 89
	<u>\$5,282 09</u>



## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year....	\$3,518 07
Unearned premiums, pro rata, on fire risks running more than one year.....	938 15
Total unearned premiums as computed above.....	\$4,456 22
Cash dividends to stockholders remaining unpaid.....	512 00
Salaries and other miscellaneous expenses due and accrued.....	356 00
Commissions and other charges due and to become due to agents and brokers.....	233 87
Total liabilities, except capital and net surplus.....	\$5,558 09
Joint stock capital paid up in cash.....	50,000 00
Surplus beyond all liabilities.....	86,639 46
Aggregate liabilities, including paid-up capital and net surplus,	\$142,197 55

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$8,208 84
Deduct re-insurance, rebate and return premiums.....	51 43
Net cash received for premiums (all fire).....	8,157 41
Interest received on bonds and mortgages.....	3,489 46
Interest and dividends received from all other sources.....	4,614 08
Income from all other sources, viz.: rent.....	120 00
Aggregate income received during the year in cash.....	\$16,380 95

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$7,012 13
Cash dividends actually paid.....	11,696 75
Paid for commission and brokerage.....	959 43
Salaries and other charges of officers, clerks and other employees.....	2,000 00
Amount paid for State, national and local taxes.....	299 35
All other payments, viz.: stationery, printing, and advertising, postage, etc.....	385 21
Aggregate expenditures during the year in cash.....	\$22,352 87

## V. MISCELLANEOUS.

*Risks and Premiums:*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,180 575 00	.....
Written or renewed during the year.....	1,103,125 00	\$8,208 84
Total.....	\$2,283,700 00	.....
Deduct those expired and marked off as terminated.....	1,120,575 00	.....
In force at the end of the year.....	\$1,163,125 00	.....
Deduct amount re-insured.....	4,200 00	27 00
Net amount in force.....	\$1,168,925 00	\$8,181 84

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$177,632 11
Total cash dividends declared since the Company commenced business.....	827,500 00
Total amount of losses incurred during the year.....	3,519 05
Total amount of the Company's stock owned by the directors at par value.....	13,962 50
Total amount loaned to officers and directors.....	9,237 50
Total amount loaned to stockholders who are not officers.....	400 00
Total amount of dividends declared during the year.....	12,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire premiums received.....	\$8,157 41
Amount of losses incurred.....	2,104 61
Amount of fire losses paid.....	2,104 61

## NEW JERSEY INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 14, 1834.

Commenced business, 1835.

JEREMIAH C. GARTHWAITE, *President.*WILLIAM VANDERPOOL, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$90,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$43,503 22
Loans on bond and mortgage (first liens).....	67,600 00
Interest due and unpaid on bond and mortgage loans.....	227 50
Interest accrued on bond and mortgage loans.....	1,357 87
Total value of mortgaged premises, (insured for \$49,800).....	\$153,400 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$20,000 00	\$21,425 00
Morris and Essex R. R. Co. stock.....	15,000 00	15,300 00
Total par and market value.....	\$35,000 00	\$36,725 00
Cash in the Company's principal office in currency, and cash belonging to the Company deposited in bank.....		10,239 61
Interest due and accrued on stocks owned, not included in market value.....		525 00
Interest due and accrued on collateral loans.....		46 67
Bills receivable, not matured, for fire, marine and inland risks.....		213 26
All other property, viz.: mutual insurance scrip, notes and claims...		335 00
Aggregate amount of all actual available assets.. ....		\$163,788 13

*Items Not Admitted as Assets.*

Claim against the estate of Samuel Meeker.....	\$2,867 31
Company's own stock.....	8,775 00

## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year...	\$3,004 19
Unearned premiums, pro rata, on fire risks running more than one year.....	124 84
Total unearned premiums as computed above.....	\$3,129 03
Cash dividend to stockholders remaining unpaid.....	4,768 50
Total liabilities, except capital and net surplus.....	\$7,897 53
Joint stock capital paid up in cash.....	90,000 00
Surplus beyond all liabilities.....	65,890 60
Aggregate liabilities, including paid-up capital and net surplus,	\$163,788 13

## III. INCOME DURING THE YEAR.

	Fire	Marine and Inland
Cash received for premiums.....	\$6,161 05	\$12,912 90
Interest received on bonds and mortgages.....		\$19,073 65
Interest and dividends received from all other sources.....		4,732 00
Income from all other sources, viz.: rent.....		7,569 54
		235 42
Aggregate income received during the year in cash.....		\$31,610 91

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.
Net amount paid for losses.....	\$6,752 87	\$6,835 06
Cash dividends actually paid.....		\$13,637 93
Paid for commissions and brokerage.....		9,000 00
Salaries and other charges of officers, clerks and other employees.....		1,364 90
Amount paid for State, national and local taxes.....		6,647 66
All other payments, viz.: re-insurance.....		336 09
		65 63
Aggregate expenditures during the year, in cash.....		\$31,052 21

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
Net amount in force, December 31, 1879.....	\$1,103,264 00	6,161 05

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction. unearned.	Premium unearned.
1879.....	One year or less.....	\$1,081,514 00	\$6,008 38	1-2	\$3,004 19
1878.....	Two years.....			1-4	
1879.....		9,000 00	62 87	3-4	47 01
1877.....	Three years.....			1-6	
1878.....				1-2	
1879.....		8,500 00	47 50	5-6	39 58
1876.....				1-8	
1877.....	Four years.....			3-8	
1878.....				5-8	
1879.....				7-8	
1876.....				1-10	
1877.....	Five years.....			3-10	
1878.....				1-2	
1879.....				7-10	
1876.....		4,250 00	42 50	9-10	38 25
Totals.....		\$1,103,264 00	\$6,161 05	.....	\$3,129 03

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,491,962 94
Total losses paid from organization to date.....	908,899 12
Total cash dividends declared since the Company commenced business.....	619,200 00
Total amount of losses incurred during the year.....	13,637 93
Total amount of the Company's stock owned by the directors at par value.....	14,490 00
Total amount loaned to officers and directors.....	4,100 00

*Business in the State of New Jersey During the Year.*

Amount of fire premiums received.....	\$6,161 05
Amount of losses incurred.....	6,752 87
Amount of fire losses paid.....	6,752 87

## PEOPLE'S INSURANCE COMPANY.

## NEWARK, N. J.

Incorporated March 5, 1866.

Commenced business October 11, 1866.

JOHN M. RANDALL, *President.*J. H. LINDSLEY, *Secretary.*

Capital stock authorized, \$1,000,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$156,259 86
Loans on bond and mortgage (first liens).....	123,773 61
Loans on bond and mortgage upon which more than one year's interest is due.....	2,100 00
Interest due and accrued on bond and mortgage loans.....	4,335 48
Value of lands mortgaged.....	\$116,950 00
Buildings (insured for \$126,600).....	130,600 00
Total value of mortgaged premises.....	\$247,550 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$123,000 00	\$127,232 50
Essex County Improvement bonds.....	9,000 00	9,900 00
Total par and market value.....	\$131,000 00	\$137,182 50

\$137,182 50



*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Newark City Ice Co.....	\$15,700 00	\$15,700 00	\$9,500 00
Cash in the Company's principal office, in currency.....			\$6,654 78
Cash belonging to the Company deposited in bank.....			27,234 38
Total amount of cash items.....			33,889 16
Interest due and accrued on collateral loans.....			332 50
Premiums in due course of collection.....			15,530 90
Bills receivable, not matured, for fire, marine and inland risks.....			16,400 88
All other property, viz.: rents due and accrued .....			2,150 50
Aggregate amount of all actual available assets.....			\$501,455 39

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$13,396 96
Losses unadjusted, including all reported and supposed losses.....	15,965 33
Losses resisted, including interest, costs and expenses.....	1,600 00
Net amount of all unpaid losses and claims.....	\$30,962 29
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$94,142 82
Unearned premiums, pro rata, on fire risks running more than one year.....	18,221 01
Total unearned premiums as computed above.....	112,363 83
Commissions and other charges due and to become due to agents and brokers.....	2,000 00
Total liabilities, except capital and net surplus.....	\$145,326 12
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	56,129 27
Aggregate liabilities, including paid-up capital and net surplus,	\$501,455 39

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$255,605 94
Deduct re-insurance, rebate and return premiums.....	24,777 46
Net cash received for premiums (all fire).....	\$230,728 48
Interest received on bonds and mortgages.....	7,506 39
Interest and dividends received from all other sources. ....	7,868 12
Income from all other sources, viz.: rents.....	4,030 91
Aggregate income received during the year in cash.....	\$250,133 90

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$136,675 53
Cash dividends actually paid.....	24,000 00
Scrip redeemed in cash and interest paid on scrip .....	36 20
Paid for commission and brokerage.....	56,258 29
Salaries and other charges of officers, clerks and other employees....	12,501 91
Amount paid for State, national and local taxes .....	8,465 10
All other payments, viz.: stationery, printing, advertising, postage, etc.....	8,701 91
Aggregate expenditures during the year in cash.....	\$246,638 94

## V. MISCELLANEOUS.

Balance of scrip outstanding and deliverable to policy holders.....	\$863 00
---	----------



*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,738,649 00	\$232,079 46
Written or renewed during the year.....	21,616,716 00	252,238 69
Total.....	\$41,355,365 00	\$484,318 15
Deduct those expired and marked off as terminated.....	21,229,688 00	256,459 21
In force at the end of the year.....	\$20,125,677 00	\$227,858 94
Deduct amount re-insured.....	415,353 00	5,478 26
Net amount in force.....	\$19,710,324 00	222,380 68

*Recapitulation of Fire Risks and Premiums :*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$16,638,075 00	\$188,285 64	1-2	\$94,142 82
1878.....		39,075 00	517 24	1-4	129 31
1879.....	Two years.....	53,372 00	366 16	2-4	274 82
1877.....		563,154 00	6,539 51	1-6	1,089 92
1878.....	Three years.....	864,798 00	8,526 63	1-2	4,263 31
1879.....		923,253 00	9,552 91	5-6	7,960 75
1876.....		1,700 00	17 00	1-8	2 13
1877.....	Four years.....	10,800 00	103 95	3-8	38 97
1878.....		13,500 00	121 88	5-8	76 18
1879.....		1,500 00	30 00	7-8	26 25
1875.....		80,684 00	1,176 68	1-10	117 67
1876.....		126,693 00	2,056 79	3-10	617 01
1877.....	Five years.....	111,582 00	1,555 57	1-2	777 78
1878.....		120,855 00	1,652 61	7-10	1,156 82
1879.....		171,283 00	1,878 11	9-10	1,690 29
Totals.....		\$19,710,324 00	\$222,380 68	.....	\$112,363 83

*General Interrogatories :*

Total premiums received from the organization of the Company to date.....	\$2,359,372 42
Total losses paid from organization to date.....	1,121,263 41
Total cash dividends declared since the Company commenced business.....	212,220 00
Total dividends declared payable in stock from organization.....	15,000 00
Total amount of losses incurred during the year.....	131,319 09
Total amount of the Company's stock owned by the directors at par value.....	143,000 00
Total amount loaned to officers and directors.....	9,500 00

*Business in the State of New Jersey During the Year :*

Amount of fire risks written.....	\$4,748,754 00
Amount of fire premiums received.....	54,446 50
Amount of losses incurred.....	8,641 23
Amount of fire losses paid.....	5,349 39

## PEOPLE'S FIRE INSURANCE COMPANY.

TRENTON, N. J.

Incorporated February 25, 1861.

Commenced business February 10, 1865.

CHARLES SCOTT, *President*.C. V. C. MURPHY, *Secretary*.

Capital stock authorized, \$500,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$33,347 90
Loans on bond and mortgage (first liens) .....	216,150 00
Loans on bond and mortgage upon which more than one year's interest is due, which is in process of foreclosure .....	6,000 00
Interest due and unpaid on bond and mortgage loans.....	855 00
Interest accrued on bond and mortgage loans .....	2,837 25
Value of lands mortgaged.....	\$211,600 00
Buildings (insured for \$161,400).....	278,000 00
Total value of mortgaged premises.....	\$489,600 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$160,000 00	\$166,775 00	
New Jersey State bonds.....	15,000 00	17,850 00	
Jersey City bonds.....	25,000 00	25,892 00	
Elizabeth City bonds.....	10,000 00	4,000 00	
Mechanics' National Bank stock, Trenton.....	7,500 00	9,600 00	
Pennsylvania R. R. Co. stock.....	50,000 00	51,000 00	
Central R. R. of N. J. stock.....	9,000 00	7,245 00	
Adjustment Bond Central R. R. of N. J.....	1,000 00	1,050 00	
Total par and market value.....	\$277,500 00	\$283,412 00	283,412 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.	
Pennsylvania R. R. Co. stock.....	\$6,700 00	\$6,834 00	\$9,000 00	
Trenton Hall Association stock .....	6,000 00	4,400 00		
Total amounts .....	\$12,700 00	\$11,334 00	\$9,000 00	9,000 00
Cash in the Company's principal office, in currency.....			\$83 00	
Cash belonging to the Company deposited in bank.....			26,964 53	
Total amount of cash items.....				27,047 53
Interest due and accrued on collateral loans .....				135 00
Premiums in due course of collection.....				22,309 12
Aggregate amount of all actual available assets. ....				\$601,093 80

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,024 59	
Losses unadjusted, including all reported and supposed losses.....	8,805 00	
Losses resisted, including interest, costs and expenses.....	2,050 00	
Net amount of all unpaid losses and claims .....		\$14,879 59
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, .....	\$60,695 06	
Unearned premiums, pro rata, on fire risks running more than one year.....	36,059 57	
Total unearned premiums as computed above.....		96,754 63
Salaries and other miscellaneous expenses due and accrued.....		345 13
Commissions and other charges due and to become due to agents and brokers.....		4,561 80
All other demands against the Company, viz.: return premiums.....		3,192 15
Total liabilities, except capital and net surplus.....		\$119,733 30
Joint stock capital paid up in cash.....		300,000 00
Surplus beyond all liabilities.....		181,360 50
Aggregate liabilities, including paid-up capital and net surplus, .....		\$601,093 80

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$156,710 85	
Deduct re-insurance, rebate and return premiums.....	14,648 20	
Net cash received for premiums (all fire).....		\$142,062 65
Interest received on bonds and mortgages.....		14,888 50
Interest and dividends received from all other sources.....		14,195 20
Income from all other sources.....		6,633 75
Aggregate income received during the year, in cash.....		\$177,780 10

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$116,890 76	
Cash dividends actually paid.....	24,000 00	
Paid for commission and brokerage.....	32,361 09	
Salaries and other charges of officers, clerks and other employees.....	10,257 50	
Amount paid for State, national and local taxes.....	4,157 63	
All other payments, viz.: stationery, printing, advertising, postage, etc.....	8,167 78	
Aggregate expenditures during the year in cash.....		\$195,834 76

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$17,325,429 00	\$213,293 34
Written or renewed during the year.....	15,484,048 00	160,473 64
Total.....	\$32,809,477 00	\$373,766 98
Deduct those expired and marked off as terminated.....	15,911,933 00	172,677 52
In force at the end of the year.....	\$16,897,544 00	\$201,089 46

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$10,926,939 00	\$121,390 13	1-2	\$60,695 06
1878.....		105,187 00	1,226 87	1-4	306 72
1879.....	Two years.....	67,375 00	622 78	3-4	467 08
1877.....		1,039,385 00	10,729 38	1-6	1,788 23
1878.....	Three years.....	687,973 00	7,460 00	1-2	3,730 00
1879.....		742,980 00	7,670 97	5-6	6,392 47
1876.....		14,800 00	189 67	1-8	23 71
1877.....	Four years.....	7,900 00	95 35	3-8	35 75
1878.....		20,300 00	255 51	5-8	159 70
1879.....		18,350 00	182 34	7-8	159 55
1876.....		603,477 00	10,024 34	1-10	1,002 43
1878.....		654,570 00	10,075 34	3-10	3,022 60
1877.....	Five years.....	576,000 00	8,111 42	1-2	4,055 71
1878.....		526,478 00	7,801 22	7-10	5,460 85
1879.....		483,555 00	6,780 85	9-10	6,102 76
	Seven and ten years.....	422,275 00	8,473 28	.....	3,362 00
Totals.....		\$16,897,544 00	\$201,089 46	.....	\$96,754 63

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,393,989 55
Total losses paid from organization to date.....	629,313 50
Total cash dividends declared since the company commenced business.....	152,000 00
Total dividends declared payable in stock from organization.....	100,000 00
Total amount of losses incurred during the year.....	169,604 00
Total amount of the Company's stock owned by the directors at par value.....	141,900 00
Total amount loaned to officers and directors.....	9,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,902,998 97
Amount of fire premiums received.....	18,981 41
Amount of losses incurred.....	7,096 53
Amount of fire losses paid.....	9,215 62

## STANDARD FIRE INSURANCE COMPANY.

TRENTON, N. J.

Incorporated February 22, 1868.

Commenced business February 22, 1869.

WM. DOLTON, *President.*JOSEPH B. WRIGHT, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$29,027 93
Loans on bond and mortgage (first liens).....	121,954 00
Loans on bond and mortgage upon which more than one year's interest is due, and which is in process of foreclosure.....	2,000 00
Interest due and unpaid on bond and mortgage loans.....	1,637 83
Interest accrued on bond and mortgage loans.....	1,778 26
Value of land mortgaged.....	\$122,250 00
Buildings (insured for \$85,150).....	151,200 00
Total value of mortgaged premises.....	\$273,450 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States Currency 6's.....	\$6,000 00	\$7,250 00
Albany and Susquehanna R. R. bonds.....	1,000 00	1,125 00
New York and Erie R. R. bonds.....	6,000 00	7,200 00
Central Pacific Gold bonds.....	5,000 00	5,500 00
United N. J. Railroad and Canal Co. stock.....	15,000 00	23,062 50
Trenton Banking Co. stock.....	7,200 00	7,200 00
First National Bank, Trenton, stock.....	3,700 00	4,995 00
Mechanics' National Bank stock.....	5,000 00	6,800 00
Total par and market value.....	\$48,900 00	\$63,232 50

63,232 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Washington Market Association stock.....	1,040 00	1,040 00	500 00
First National Bank, Trenton, stock.....	5,000 00	6,750 00	4,000 00
Rutherford Land Association stock.....	7,200 00	7,200 00	4,000 00
Seventh Ward Land Association stock.....	2,250 00	2,250 00	2,000 00
Farmers' National Bank, Bristol, Pa., stock.....	5,000 00	6,000 00	1,500 00
Total amounts.....	\$20,490 00	\$23,240 00	\$12,000 00

12,000 00

Cash in the Company's principal office, in currency.....	\$4,787 90
Cash belonging to the Company deposited in bank.....	12,277 80

Total amount of cash items.....	17,065 70
Interest due and accrued on stocks owned, not included in market value.....	1,573 50
Interest due and accrued on collateral loans.....	775 00
Premiums in due course of collection.....	42,694 52
All other property, viz.: rents due and accrued.....	305 00

Aggregate amount of all actual available assets..... \$294,044 24

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$8,203 65
Losses unadjusted, including all reported and supposed losses.....	5,050 00
Losses resisted, including interest, costs and expenses.....	500 00

Net amount of all unpaid losses and claims..... \$14,753 65

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$48,730 90
Unearned premiums, pro rata, on fire risks running more than one year.....	15,805 59

Total unearned premiums as computed above..... 64,536 49

Commissions and other charges due and to become due to agents and brokers.....	9,325 90
--	----------

Total liabilities, except capital and surplus.....	\$88,616 04
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	5,428 20

Aggregate liabilities, including paid-up capital and net surplus, \$294,044 24



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$156,193 99
Deduct re-insurance, rebate and return premiums.....	15,877 15
Net cash received for premiums (all fire).....	\$140,316 84
Interest received on bonds and mortgages.....	10,966 00
Interest and dividends received from all other sources.....	4,289 88
Income from all other sources, viz.: rent.....	372 00
Aggregate income received during the year in cash.....	\$155,944 72

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$116,674 70
Deduct salvages and re-insurances.....	2,028 77
Net amount paid for losses (all fire).....	\$114,645 93
Cash dividends actually paid.....	10,000 00
Paid for commission and brokerage.....	31,841 95
Salaries and other charges of officers, clerks and other employees.....	5,476 00
Amount paid for State, national and local taxes.....	3,445 34
All other payments, viz.: stationery, printing, advertising, postage and agency expenses.....	8,323 72
Aggregate expenditures during the year in cash.....	\$173,732 94

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,409,480 00	\$150,044 27
Written or renewed during the year.....	11,209,388 00	164,158 51
Total.....	\$20,618,868 00	\$314,202 78
Deduct those expired and marked off as terminated.....	11,310,213 00	174,736 46
In force at the end of the year.....	\$9,308,655 00	\$139,466 32
Deduct amount re-insured.....	202,921 00	10,445 53
Net amount in force.....	\$9,105,734 00	\$129,020 79

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$7,127,275 00	\$97,461 81	1-2	\$48,730 90
1878.....	Two years.....	23,900 00	237 50	1-4	59 37
1879.....		23,950 00	246 74	2-4	185 05
1877.....	Three years.....	229,286 00	3,063 58	1-5	510 59
1878.....		262,290 00	3,595 31	1-2	1,797 66
1879.....	Four years.....	329,542 00	5,247 33	5-6	4,372 78
1876.....		7,450 00	70 50	1-8	8 81
1877.....	Five years.....	28,600 00	288 25	3-8	108 09
1878.....		5,575 00	55 75	5-8	34 84
1879.....	Ten years.....	16,450 00	223 95	7-8	195 96
1875.....		215,965 00	3,790 63	1-10	379 06
1876.....	Five years.....	224,199 00	3,945 32	3-10	1,183 59
1877.....		186,235 00	3,160 56	1-2	1,580 28
1878.....	Five years.....	165,653 00	2,720 72	7-10	1,904 49
1879.....		198,840 00	2,917 89	9-10	2,626 11
Totals.....		\$9,105,734 00	\$129,020 79	.....	\$64,536 49

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$875,196 62
Total losses paid from organization to date.....	534,175 42
Total cash dividends declared since the Company commenced business.....	57,000 00
Total amount of losses incurred during the year.....	113,664 35
Total amount of the Company's stock owned by the directors at par value.....	120,350 00
Total amount loaned to officers and directors.....	45,250 00
Total amount loaned to stockholders who are not officers.....	16,500 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,139,963 53
Amount of fire premiums received.....	14,879 99
Amount of losses incurred.....	1,176 89
Amount of fire losses paid.....	1,176 89

## TRADE INSURANCE COMPANY.

CAMDEN, N. J.

Incorporated March 21, 1872.

Commenced business July 1, 1873.

DAVID L. TAYLOR, *President.*EDMUND MAX, *Secretary.*

Capital actually paid in, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$106,133 33
Loans on bond and mortgage upon which more than one year's interest is due (and which is in process of foreclosure).....	17,000 00
Interest due and unpaid on bond and mortgage loans.....	2,317 67
Interest accrued on bond and mortgage loans.....	2,178 11
Value of lands mortgaged.....	\$93,050 00
Buildings (insured for \$97,560).....	\$216,000 00
Total value of mortgaged premises.....	\$309,050 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$40,000 00	\$41,200 00
Camden and Atlantic Railroad mortgages.....	2,000 00	2,000 00
Camden Board of Education bonds.....	3,000 00	3,000 00
Delaware Transportation Company stock.....	2,000 00	2,000 00
New Jersey Mining Co. stock.....	845 00	845 00
Camden City warrants.....	372 11	372 11
Total par and market value.....	\$48,217 11	\$49,417 11

49,417 11

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Eighth National Bank, Philadelphia, stock.....	\$1,100 00	\$1,540 00	\$1,100 00
West Jersey Railroad Co. stock.....	5,000 00	3,500 00	2,500 00
Camden Trust Co. stock.....	2,500 00	3,000 00	2,000 00
Philadelphia City bonds.....	2,500 00	2,875 00	2,500 00
Camden Trust Co. stock.....	2,500 00	300 00	500 00
Millville National Bank stock.....	500 00	750 00	
Camden Trust Co. stock.....	2,500 00	3,000 00	
Pennsylvania R. R. Co. stock.....	2,000 00	2,040 00	5,598 00
Millville National Bank stock.....	3,450 00	5,175 00	
American Dredging Co. stock.....	30,000 00	12,000 00	9,750 00
Total amounts.....	\$49,800 00	\$34,180 00	\$23,948 00

Cash in the Company's principal office in currency.....	\$643 03
Cash belonging to the Company deposited in bank.....	7,590 10

Total amount of cash items.....	\$8,233 33
Interest due and accrued on stocks owned, not included in market value.....	407 73
Interest due and accrued on collateral loans.....	923 44
Premiums in due course of collection.....	12,071 56
Bills receivable, not matured, for fire, marine and inland risks.....	7,490 81
All other property, viz.: salvage claims on losses paid.....	3,000 00
Aggregate amount of all actual available assets.....	\$233,120 89

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,111 18
Losses unadjusted, including all reported and supposed losses.....	1,000 00
Losses realized, including interest, costs and expenses.....	1,350 00

Net amount of all unpaid losses and claims.....	\$3,461 18
---	------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$12,034 60
Unearned premiums, pro rata, on fire risks running more than one year.....	3,262 51
Unearned premiums, at 100 per cent. on unexpired marine risks.....	5,443 19

Total unearned premiums as computed above.....	20,740 30
Amount reclaimable on perpetual fire policies.....	1,127 70
Cash dividends to stockholders remaining unpaid.....	432 00
Salaries and other miscellaneous expenses due and accrued.....	1,000 00
Commissions and other charges due and to become due to agents and brokers.....	2,292 37

Total liabilities, except capital and net surplus.....	\$29,053 55
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	4,067 34

Aggregate liabilities, including paid-up capital and net surplus,	\$233,120 89
---	--------------

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$78,183 80	\$16,390 97
Deduct re-insurance, rebate and return premiums.....	30,255 01	1,621 46
Net cash received for premiums.....	\$47,928 79	\$14,769 51

Net cash received for premiums.....	\$62,698 30
Interest received on bonds and mortgages.....	4,163 75
Interest and dividends received from all other sources.....	4,799 67
Aggregate income received during the year, in cash.....	\$71,661 72

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses.....	\$72,266 54	\$19,460 67
Deduct salvages and re-insurances.....	551 04	
Net amount paid for losses.....	\$71,715 50	\$19,460 67
		\$91,176 17
Cash dividends actually paid.....		57 00
Paid for commission and brokerage.....		11,992 02
Salaries and other charges of officers, clerks and other employees....		4,050 01
Amount paid for State, national and local taxes.....		2,262 61
All other payments, viz.: stationery, printing, advertising, postage, etc.....		3,962 07
Aggregate expenditures during the year, in cash.....		\$113,499 88

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$4,837,601 00	\$83,592 66
Written or renewed during the year.....	7,401,836 00	72,238 49
Total.....	\$12,239,437 00	\$156,131 15
Deduct those expired and marked off as terminated.....	8,529,710 00	112,205 96
In force at the end of the year.....	\$3,709,727 00	\$43,925 19
Deduct amount re-insured.....	1,037,530 00	13,629 43
Net amount in force.....	\$2,672,197 00	\$30,295 76
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$173,469 00	\$6,647 64
Written or renewed during the year.....	527,096 00	14,250 39
Total.....	\$700,565 00	\$20,898 03
Deduct those expired and marked off as terminated.....	562,928 00	15,172 84
In force at the end of the year.....	\$137,637 00	\$5,725 19
Deduct amount re-insured.....	3,800 00	282 00
Net amount in force.....	\$133,837 00	\$5,443 19

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$2,065,739 00	\$24,069 20	1-2	\$12,034 60
1878.....	Two years.....	10,800 00	107 03	1-4	26 76
1879.....		84,700 00	434 00	3-4	325 50
1877.....	Three years.....	45,275 00	508 20	1-6	84 70
1878.....		62,061 00	765 52	1-2	382 81
1879.....		138,715 00	1,314 54	5-6	1,095 45
1876.....	Four years.....			1-8	
1877.....		1,450 00	17 88	3-8	6 70
1878.....		1,008 00	9 75	5-8	6 09
1879.....		21,400 00	194 45	7-8	170 14
1876.....	Five years.....	95,300 00	1,063 73	1-10	106 37
1877.....		48,845 00	591 34	3-10	177 40
1878.....		31,450 00	315 00	1-2	157 50
1879.....		33,090 00	457 13	7-10	319 99
1879.....		32,372 00	447 89	9-10	403 10
Totals.....		\$2,672,197 00	\$30,295 76		\$15,297 11

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$624,346 60
Total losses paid from organization to date.....	429,715 84
Total cash dividends declared since the Company commenced business.....	66,310 00
Total amount of losses incurred during the year.....	81,124 71
Total amount of the Company's stock owned by the directors at par value.....	86,200 00
Total amount loaned to officers and directors.....	10,000 00
Total amount loaned to stockholders who are not officers.....	13,948 00



*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$717,699 74
Amount of fire premiums received.....	8,020 20
Amount of fire losses paid.....	454 11
Amount of losses incurred.....	454 11
Amount of marine and inland risks written.....	527,096 00
Amount of marine and inland premiums received.....	14,250 39
Amount of marine and inland losses paid.....	19,460 67
Amount of losses incurred.....	20,616 09

## WASHINGTON FIRE INSURANCE COMPANY.

This Company re-insured its risks August 29, 1879, and discontinued business.

## PLAINFIELD, N. J.

Incorporated August 30, 1871.

Commenced business September 21, 1871.

J. R. VAN DEVENTER, *President.*

JOSEPH M. MATHER, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$100,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$19,044 39
Loans on bond and mortgage (first liens).....	40,625 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$9,200 is in process of foreclosure).....	18,200 00
Interest due and unpaid on bond and mortgage loans .....	4,725 46
Interest accrued on bond and mortgage loans.....	624 94

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Union County bonds.....	\$11,500 00	\$11,500 00
Elizabeth City bonds.....	2,000 00	1,000 00
North Plainfield bonds.....	2,000 00	2,000 00
Plainfield Fire Department bonds.....	500 00	500 00
Total par and market value.....	\$15,500 00	\$15,000 00

15,000 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
City National Bank stock.....	\$3,800 00	\$3,800 00	\$1,950 00
First National Bank stock.....	600 00	600 00	600 00
Individual bond.....	800 00	800 00	400 00
Total amounts.....	\$5,200 00	\$5,200 00	\$2,950 00

2,950 00



## 62 FIRE AND FIRE-MARINE INSURANCE Co's. [Dec. 31, 1879.

Cash in the Company's principal office, in currency.....	\$50 32
Cash belonging to the Company deposited in bank.....	97 81
Dime Savings Institution.....	3,444 14

Total amount of cash items.....	\$3,592 27
Interest due and accrued on collateral loans and bonds.....	698 50
All other property, viz.: rents due and accrued.....	79 00

Aggregate amount of all actual available assets.....	\$105,539 56
--	--------------

### II. LIABILITIES.

All demands against the Company, viz.: borrowed money.....	\$4,000 00
--	------------

Total liabilities, except capital and net surplus.....	\$4,000 00
Joint stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.....	1,539 56

Aggregate liabilities, including paid-up capital and net surplus,	\$105,539 56
---	--------------

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$7,269 59
Deduct re-insurance, rebate and return premiums.....	5,867 97

Net cash received for premiums (all fire).....	\$1,401 62
Interest received on bonds and mortgages, and all other sources.....	4,185 51
Income from all other sources, viz.: rent.....	397 00

Aggregate income received during the year in cash.....	\$5,984 13
--	------------

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$11,838 51
Deduct salvages and re-insurances.....	72 31

Net amount paid for losses (all fire).....	\$11,766 20
Paid for commission and brokerage.....	1,110 63
Salaries and other charges of officers, clerks and other employees.....	1,945 97
Amount paid for State, national and local taxes.....	190 36
All other payments, viz.: interest and premiums.....	385 29

Aggregate expenditures during the year in cash.....	\$15,398 45
---	-------------

### General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$64,345 67
Total losses paid from organization to date.....	25,273 53
Total cash dividends declared since the Company commenced business.....	34,100 00
Total dividends declared payable in stock from organization.....	10,000 00
Total amount of losses incurred during the year.....	11,766 20
Total amount of the Company's stock owned by the directors at par value.....	31,900 00
Total amount loaned to officers and directors.....	1,200 00

### Business in the State of New Jersey During the Year.

Amount of fire premiums received.....	\$7,269 59
Amount of losses incurred.....	11,766 20
Amount of fire losses paid.....	11,766 20

---

NEW JERSEY

Mutual Fire Insurance Companies

Including all Companies other than those doing business on the  
Stock or Net Cash Premium Plan.

---



# NEW JERSEY MUTUAL FIRE INSURANCE COMPANIES.

## AMERICAN MUTUAL FIRE INSURANCE COMPANY.

PLAINFIELD, N. J.

Incorporated 1846.

Commenced business July, 1846.

STEPHEN O. HORTON, *President.*

LEWIS CRAIG, *Secretary.*

### I. ASSETS.

Cash market value of all stocks, securities and bonds owned by the Company.....	\$2,000 00
Cash loaned by the Company, secured by stocks, bonds and other securities as collateral.....	88 64
Cash actually on hand.....	107 69
Net amount of unpaid assessments or calls on premium or deposit notes held by the Company, which are due and collectible, deducting the probable cost of collecting the same, and all bad and doubtful assessments.....	23 44
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated.....	147 20
Gross assets of the Company, except premium notes liable to assessments .....	\$2,366 97
Amount of premium or deposit notes held by the Company, being 493 in number, which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$105,098 68

### II. LIABILITIES.

Salaries and office expenses.....	\$264 37
Gross cash liabilities.....	264 37
Total amount of insurance by policies now in force.....	\$860,526 00

## III. INCOME.

For interest and dividends.....	\$278 50
For assessments or calls on premium or deposit notes.....	447 75
Gross cash income.....	<u>\$726 25</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$2,164 50</u>

## IV. EXPENDITURES.

Paid for losses.....	\$825 75
Paid for salaries and fees.....	250 98
All other cash payments and expenditures.....	222 32
Gross cash expenditures during the year.....	<u>\$1,299 05</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$906,526 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	105,000 00
Whole amount of cash deposits received on outstanding risks.....	9,269 11
Whole amount of risks outstanding on property located in the State of New Jersey.....	906,526 00
Whole amount of risks written during the year.....	35,930 00
Whole amount of losses (including those unpaid, reported and disputed), occurring during the year on risks of the Company.....	825 75
Premiums received during the year on risks in the State of New Jersey.....	151 51
Premium notes received during the year.....	2,164 50

## BERGEN COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

### SPRING VALLEY, N. J.

Incorporated February 22, 1849.

Commenced business May 1, 1849.

GARRET S. DEMAREST, *President*.HENRY H. VOORHIS, *Secretary*.

## I. ASSETS.

Cash loaned by the Company.....	\$24,754 70
Cash actually on hand.....	1,500 64
Cash in bank.....	954 37



Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission.....	\$2,632 42
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated.....	909 54
Amount of all other assets and property owned by the Company and not including any of the preceding items, at the actual cash value, viz.: safe and office furniture.....	1,000 00
Gross assets of the Company, except premium notes liable to assessments.....	<u>\$31,801 67</u>
Amount of premium or deposit notes held by the Company (being 1,781 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$105,303 53</u>

## II. LIABILITIES.

Office, agency and incidental expenses.....	\$106 49
Gross cash liabilities.....	<u>\$106 49</u>
Total amount of insurance by policies in force.....	<u>\$2,874,759 00</u>

## III. INCOME.

Cash received for premiums, without deduction for brokerage, commissions, return premiums, amount paid for re-insurance, or otherwise.....	\$7,736 71
Deduct amount paid for returned premiums on canceled and surrendered policies and for re-insurance.....	<u>559 19</u>
Net cash premiums.....	\$7,177 52
For interest and dividends from all other sources.....	909 54
Gross cash income.....	<u>\$8,087 06</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$23,580 67</u>

## IV. EXPENDITURES.

Paid for losses.....	\$6,274 16
Paid for brokerage and commissions on premiums.....	1,345 00
Paid for salaries and fees.....	1,079 00
Office, agency, and incidental expenses.....	106 49
Gross cash expenditures.....	<u>\$8,804 65</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year, deducting \$21,900 re-insured in other companies.....	\$2,852,859 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	105,303 00
Whole amount of cash deposits received on outstanding risks.....	27,219 67
Whole amount of risks outstanding on property located in the State of New Jersey.....	2,830,884 00
Whole amount of risks written during the year (of which \$706,885 are located in the State of New Jersey).....	728,860 00
For a shorter term than one year.....	400 00

For the term of one year.....	\$80,825 00
For a term of more than one and not more than three years.....	164,950 00
For a term of more than three years.....	482,995 00
Whole amount of risks terminated during the year.....	978,730 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the company.....	7,074 16
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	6,274 16
Premiums received during the year on risks in the State of New Jersey.....	7,505 19
Premium notes received during the year.....	22,888 96

## BERGEN COUNTY MUTUAL ASSURANCE ASSOCIATION.

### HACKENSACK, N. J.

Incorporated March 10, 1841.

Commenced business March 10, 1841.

WILLIAM S. BANTA, *President*.

GEORGE W. WHEELER, *Secretary*.

#### I. ASSETS.

Cash in bank.....	\$1,404 68
Amount of all other assets and property owned by the Company, and not including any of the preceding items, at the actual cash value thereof, viz.: safe and office furniture.....	800 00
Gross assets of the Company, except premium notes liable to assessment.....	\$2,204 68
Amount of premium or deposit notes held by the Company (being 599 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$96,390 00

#### II. LIABILITIES.

None.

Total amount of insurance policies now in force..... \$976,745 00

#### III. INCOME.

Net cash premiums.....	\$964 40
For interest on investments.....	110 86
For assessments or calls on premium notes.....	594 03
Gross cash income.....	\$1,669 29

Whole amount of premium or deposit notes liable to assessment actually received during the year..... \$9,915 00

## IV. EXPENDITURES.

Paid for losses.....	\$2,960 48
Paid for salaries and fees.....	400 00
Whole amount paid during the year for rents.....	100 00
Office, agency and incidental expenses and taxes.....	97 07
Gross cash expenditures.....	<u>\$3,557 55</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$976,745 00
Whole amount of premium or deposit notes liable to assessment received on outstanding risks.....	96,390 00
Whole amount of cash deposits received on outstanding risks.....	7,711 20
Whole amount of risks outstanding on property located in the State of New Jersey .....	973,245 00
Whole amount of risks written during the year, all in New Jersey,	109,561 00
For a term of more than one year and not more than three years,	23,900 00
For a term of more than three years.....	85,661 00
Whole amount of risks terminated during the year.....	269,939 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	2,960 48
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	2,960 48
Premiums received during the year on risks in the State of New Jersey.....	964 40
Premium notes received during the year on risks in the State of New Jersey.....	9,915 00

## BOUND BROOK MUTUAL FIRE INSURANCE COMPANY.

## BOUND BROOK, N. J.

Incorporated February 24, 1838.

Commenced business March 9, 1838.

LEWIS P. CLARK, *President*.JOHN BUSH, *Secretary*.

## I. ASSETS.

Real estate owned by the Company unencumbered.....	\$1,025 00
Cash loaned by the Company, and secured by mortgages of real estate.....	3,100 00
Cash loaned by the Company.....	1,494 27

Cash actually on hand.....	\$23 75
Cash in bank.....	4 48
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated.....	132 72
Amount of all other assets and property owned by the Company, not including any of the preceding items, at the actual cash value thereof, viz.: safe, stationery and books.....	100 00
Gross assets of the Company, except premium notes liable to assessment.....	<u>\$5,880 22</u>

Amount of premium or deposit notes held by the Company (being 478 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$118,741 91

## II. LIABILITIES.

None.

Total amount of insurance by policies now in force..... \$916,071 94

## III. INCOME.

Net cash premiums.....	\$617 82
For interest on bonds and mortgages.....	189 34
For interest and dividends from all other sources.....	77 51
For assessments or calls on premium or deposit notes.....	10 84
Notes paid, \$860.81; rent, \$12.50.....	873 31
Gross cash income.....	<u>\$1,768 82</u>

Whole amount of premium or deposit notes liable to assessment actually received during the year..... \$10,500 92

## IV. EXPENDITURES.

Paid for losses.....	\$451 97
Paid for salaries and fees.....	204 00
Paid for taxes.....	40 93
Office, agency, and incidental expenses.....	149 92
Gross cash expenditures.....	<u>\$846 82</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$913,071 94
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	118,741 99
Whole amount of risks outstanding on property located in the State of New Jersey.....	913,071 94
Whole amount of risks written during the year, all in New Jersey...	141,950 50
Whole amount of risks terminated during the year.....	5,440 00
Whole amount of losses incurred during the year.....	451 97
Premiums received during the year on risks in the State of New Jersey.....	617 82
Premium notes received during the year.....	<u>18,691 18</u>

## BURLINGTON COUNTY ASSOCIATION

*For the Ensurance of Owners of Houses and Other Buildings from  
Loss by Fire.*

---

MEDFORD, N. J.

Incorporated April 23, 1821.

Commenced business 1823.

CHARLES STOKES, *President*.ISAAC W. STOKES, *Secretary*.

## I. ASSETS.

Cash loaned by the Company and secured by mortgage of real estate.....	\$118,350 00
Cash value of stocks and bonds owned by the Company.....	1,700 00
Cash loaned by the Company secured by stocks, bonds, and other securities as collateral.....	7,400 00
Cash in bank.....	6,092 27
Gross assets of the Company.....	<u>\$133,542 27</u>

Amount of premium or deposit notes held by the Company, which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$154,693 84

## II. LIABILITIES.

Office, agency, and incidental expenses.....	\$365 98
Total amount of insurance by policies now in force.....	<u>\$4,230,456 00</u>

## III. INCOME.

Cash received for premiums, without deduction for brokerage, commissions, return premiums, amount paid for re-insurance, or otherwise.....	\$3,857 83
Deduct amount paid for return premiums on canceled and surrendered policies and for re-insurance.....	1,270 48
Net cash premiums.....	<u>\$2,587 35</u>
Cash actually received during the year for interest on mortgages of real estate.....	6,545 79
Gross cash income.....	<u>\$9,133 14</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$2,587 35</u>

## IV. EXPENDITURES.

Paid for losses.....	\$1,987 00
Paid for salaries and fees....	1,200 00
Gross cash expenditure.....	<u>\$3,187 00</u>



## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$4,230,456 34
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	154,693 84
Whole amount of risks outstanding on property located in the State of New Jersey.....	4,230,456 34
Whole amount of risks written during the year.....	90,397 50
For the term of more than one year and not more than three years.....	90,397 50
Whole amount of losses (including those unpaid, reported and disputed), occurring during the year on risks of the Company.....	1,987 00
Premiums received during the year on risks in the State of New Jersey.....	3,857 83
Cash loaned during the year.....	10,600 00

## CRANBURY MUTUAL FIRE INSURANCE COMPANY.

## CRANBURY, N. J.

Incorporated May 31, 1879.

Commenced business June 2, 1879.

EZEKIEL SILVERS, *President*.JOHN G. GROVER, *Secretary*.

## I. ASSETS.

None.

Amount of premium or deposit notes held by the Company (being 104 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$10,654 00

## II. LIABILITIES.

None.

Total amount of insurance by policies now in force..... \$193,757 00

## III. INCOME.

Cash deposits received..... \$205 55

## IV. EXPENDITURES.

Salaries, books, stationery, office furniture, printing, etc..... \$170 82

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$193,757 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	10,654 00
Whole amount of cash deposits received on outstanding risks.....	205 55
Whole amount of risks outstanding on property located in the State of New Jersey.....	193,757 00
Whole amount of risks written during the year.....	193,757 00
Premiums received during the year on risks in the State of New Jersey.....	205 55
Premium notes received during the year.....	10,654 00

## CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

## BRIDGETON, N. J.

Incorporated February 23, 1844.

Commenced business May 1, 1844.

DAVID P. ELMER, *President*.HENRY B. LUPTON, *Secretary*.

## I. ASSETS.

Cash market value of real estate owned by the Company, after deducting the full amount of all liens and encumbrances thereon.....	\$6,000 00
Cash loaned by the Company, and secured by mortgage of real estate, Company.....	3,500 00
Cash market value of all stocks, securities and bonds owned by the Company.....	2,000 00
Cash loans made by the Company, and not included in any of the foregoing items.....	1,113 00
Cash actually on hand.....	36 16
Cash in the Cumberland National Bank.....	160 72
Amount due the Company, and not included in the foregoing items, for office and other premiums unpaid and in course of collection...	3,041 84
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated.....	972 41
Gross assets of the Company, except premium notes liable to assessment.....	\$16,824 13

Amount of premium or deposit notes held by the Company (being 8,874 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....\$2,973,231 00

## II. LIABILITIES.

Losses adjusted and unpaid.....	\$1,600 00
Losses reported on which no action has been taken.....	1,395 00
Losses claimed which are disputed or resisted by the Company, including interest and all costs and expenses accrued thereon.....	11,800 00
Borrowed money.....	3,000 00
Gross cash liabilities.....	<u>\$17,795 00</u>
Total amount of insurance by policies now in force.....	<u>\$14,293,139 00</u>

## III. INCOME.

Cash received for premiums, without deducting for brokerage, commissions, return premiums, amount paid for re-insurance or otherwise.....	\$16,609 10
Deduct amount paid for return premiums on canceled and surrendered policies, and for re-insurance.....	769 75
Net cash premiums.....	\$15,839 35
Cash received for interest on mortgages of real estate.....	10 00
For interest and dividends from all other sources.....	402 80
Cash received for rents.....	150 00
Gross cash income.....	<u>\$16,402 15</u>

## IV. EXPENDITURES.

Paid for losses.....	\$23,453 09
Paid for salaries and fees.....	3,108 00
Paid for taxes.....	153 10
Paid for interest.....	63 00
Office, agency, and incidental expenses.....	838 25
Gross cash expenditures.....	<u>\$27,615 44</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$14,293,139 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	3,145,042 00
Whole amount of cash deposits received on outstanding risks.....	171,800 30
Whole amount of risks outstanding on property located in the State of New Jersey.....	14,280,639 00
Whole amount of risks written during the year.....	1,406,835 00
For a term of more than one and not more than three years.....	3,965 00
For a term of more than three years.....	1,402,870 00
Whole amount of risks terminated during the year.....	1,663,816 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	13,741 19
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	13,741 19
Premiums received during the year on risks in the State of New Jersey.....	15,839 35
Premium notes received during the year.....	307,662 00
Cash borrowed during the year.....	3,000 00

## ELIZABETH MUTUAL INSURANCE COMPANY.

## ELIZABETH, N. J.

Incorporated April 10, 1812.

Commenced business April 1, 1829.

JONAS W. TOWNLEY, *President*.SAMUEL PIERCE, *Secretary*.

## I. ASSETS.

Loans on bond and mortgage .....	\$700 00
Cash market value of all stocks, securities and bonds owned by the Company .....	560 00
Cash loaned by the Company, secured by stocks, bonds and other securities as collateral .....	2,500 00
All other loans made by the Company .....	900 00
Cash actually on hand .....	94 00
Cash in bank .....	808 26
Amount due the Company, and not included in the preceding items, for office and other premiums unpaid and in course of collection...	66 36
Net amount of unpaid assessments or calls on premium or deposit notes held by the Company, which are due and collectible, deducting the probable cost of collecting the same, and all bad and doubtful assessments .....	56 42
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated .....	452 50
Gross assets of the company, except premium notes liable to assessment .....	\$6,137 48
Amount of premium or deposit notes held by the Company (being 1,394 in number,) which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon .....	\$169,122

## II. LIABILITIES.

Rents due and accrued, \$100; salaries, \$93.58; total .....	\$193 58
Gross cash liabilities .....	\$193 58
Total amount of insurance by policies now in force .....	\$2,957,635 00

## III. INCOME.

Net cash premiums .....	\$1,387 36
For interest and dividends from all other sources .....	579 77
For assessments or calls on premium or deposit notes .....	496 77
Gross cash income .....	2,463 90
Whole amount of premium or deposit notes liable to assessment actually received during the year .....	\$68 00

## IV. EXPENDITURES.

Paid for losses.....	\$2,327 30
Salaries and fees.....	2,100 00
Paid for rent.....	450 00
Office, agency and incidental expenses.....	155 06
Taxes.....	11 87
Gross cash expenditures.....	<u>\$5,044 23</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$2,957,635 00
For the term of one year.....	120,950 00
For a term of more than one and not more than three years.....	5,100 00
For a term of more than three years.....	2,831,585 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	169,122 00
Whole amount of cash deposits received on outstanding risks.....	3,090 00
Whole amount of risks outstanding on property located in the State of New Jersey.....	2,950,385 00
Whole amount of risks written during the year located in the State of New Jersey.....	136,400 00
Whole amount of risks terminated during the year.....	342,906 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	2,327 30
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	2,327 30
Premiums received during the year on risks in the State of New Jersey.....	1,387 36
Premium notes received during the year.....	868 00

## ESSEX COUNTY MUTUAL INSURANCE COMPANY.

BLOOMFIELD, N. J.

Incorporated February 13, 1844.

Commenced business May 1, 1844.

## I. ASSETS.

Cash in the Bloomfield Savings Institution.....	\$1,981 94
Cash in the Newark Savings Institution.....	308 18
Cash in the Howard Savings Institution.....	904 39
Cash in the Dime Savings Institution, Newark.....	300 96



Amount due the Company, and not included in the preceding items, for office and other premiums unpaid and in course of collection...	\$1,000 00
Office furniture.....	100 00

Gross assets of the Company, except premium notes liable to assessment.....	\$4,595 47
--	------------

Amount of premium or deposit notes held by the Company (being 1,806 in num- ber,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$110,464 00
--	--------------

## II. LIABILITIES.

Losses reported on which no action has been taken.....	\$300 00
--	----------

Total amount of insurance by policies now in force.....	\$2,783,025 00
---	----------------

## III. INCOME.

Net cash premiums.....	\$6,540 02
For interest and dividends from all other sources.....	110 62

Gross cash income.....	\$6,650 64
------------------------	------------

Whole amount of premium or deposit notes liable to assessment actually re- ceived during the year.....	\$26,015 00
---	-------------

## IV. EXPENDITURES.

Paid for losses.....	\$3,990 00
Paid for brokerage, and commissions on premiums.....	1,061 60
Paid for salaries and fees .....	1,750 00
Whole amount paid during the year for rents.....	50 00
Office, agency and incidental expenses.....	94 70

Gross cash expenditures.....	\$6,946 30
------------------------------	------------

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$2,783,025 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	110,464 00
Whole amount of cash received on outstanding risks.....	23,798 60
Whole amount of risks outstanding on property located in the State of New Jersey.....	2,781,025 00
Whole amount of risks written during the year.....	608,811 00
For a shorter term than one year.....	5,000 00
For the term of one year.....	68,300 00
For a term of more than one and not more than three years.....	8,100 00
For a term of more than three years.....	527,411 00
Whole amount of risks terminated during the year.....	655,255 00
Whole amount of losses (including those unpaid, reported and dis- puted,) occurring on risks of the Company.....	4,290 00
Amount of all losses occurring during the year on risks located in the State of New Jersey .....	4,290 00
Cash premiums received during the year.....	6,540 02
Premium notes received during the year.....	25,925 00

## FARMERS' MUTUAL FIRE ASSURANCE ASSOCIATION.

## READINGTON, N. J.

Incorporated March 3, 1856.

Commenced business April 26, 1856.

DAVID DAVIS, *President*.JOSEPH THOMPSON, *Secretary*.

## I. ASSETS.

Cash in bank .....	\$243 02
Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission .....	160 40
Books and safe .....	250 00
Gross assets of the Company .....	<u>\$653 42</u>

## II. LIABILITIES.

Adjusted losses which are unpaid, including interest thereon .....	\$5,280 73
Losses claimed which are disputed or resisted by the Company, including interest and all costs and expenses accrued thereon .....	2,543 94
Whole amount (including interest) due or to become due for borrowed money .....	18,519 84
Gross cash liabilities .....	<u>\$26,344 51</u>

Amount of insurance by policies now in force, subject to assessment..... \$12,682,434 00

## III. INCOME.

Net cash premiums .....	\$2,372 05
For assessments or calls on policy-holders .....	25,148 03
For policy fees, &c. ....	806 71
Gross cash income .....	<u>\$28,326 79</u>

## IV. EXPENDITURES.

Paid for losses .....	\$22,388 24
Paid for salaries and fees and assessment expenses .....	4,636 80
Paid for interest on borrowed money or otherwise .....	617 24
Cash returned .....	100 06
Office, agency and incidental expenses .....	848 92
Gross cash expenditures .....	<u>\$28,591 26</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$12,682,434 00
Whole amount of risks outstanding on property located in the State of New Jersey.....	12,682,434 00
Whole amount of risks written during the year.....	1,176,847 00
For a shorter term than one year.....	3,000 00
For a term of more than three years.....	1,173,847 00
Whole amount of risks terminated during the year.....	2,652,762 00
Whole amount of losses (including those unpaid, reported and disputed), occurring during the year on risks of the Company.....	20,006 46
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	20,006 46
Premiums received during the year on risks in the State of New Jersey.....	2,372 05
Cash borrowed during the year of Treasurer.....	18,437 34

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

SALEM, N. J.

Incorporated March 6, 1851.

Commenced business June 7, 1851.

ALPHEUS BILDERBACK, *President*.JONATHAN B. GRIER, *Secretary*.

## I. ASSETS.

Cash loaned by the Company and secured by mortgage of real estate,	\$1,800 00
Cash market value of all stocks, securities and bonds owned by the Company.....	4,420 00
Loans on collaterals.....	3,531 94
Cash actually on hand.....	114 28
Cash in bank.....	387 09
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof, as above stated.....	208 20
Gross assets of the Company, except premium notes liable to assessment.....	\$10,461 51

Amount of premium or deposit notes held by the Company (being 709 in number), which are liable to assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$242,846 00

## II. LIABILITIES.

Losses reported upon which no action has been taken.....	\$1,286 00
Gross cash liabilities.....	\$1,286 00
Total amount of policies now in force.....	\$1,536,698 00

## III. INCOME.

Net cash premiums.....	\$2,174 08
Cash received for interest on mortgages of real estate and securities,	547 39
Gross cash income....	\$2,721 47
Whole amount of premium or deposit notes liable to assessment actually received during the year .....	\$32,611 00

## IV. EXPENDITURES.

Paid for losses.....	\$1,428 60
Commissions on premiums.....	188 63
Paid for salaries and fees.....	100 00
Paid for taxes.....	47 60
Office, agency and incidental expenses.....	363 25
Cash returned to policy-holders.....	80 01
Gross cash expenditures.....	\$2,208 09

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$1,536,698 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	242,846 00
Whole amount of cash deposits received on outstanding risks .....	18,110 85
Whole amount of risks outstanding on property located in the State of New Jersey.....	1,531,885 00
Whole amount of risks written during the year.....	209,079 00
For a shorter term than one year.....	300 00
For the term of one year.....	16,967 00
For a term of five years.....	69,540 00
For a term of ten years.....	115,753 00
Whole amount of risks terminated during the year.....	105,793 00
Whole amount of losses (including those unpaid, reported and disputed), occurring during the year on risks of the Company.....	2,714 60
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	2,159 68
Premium notes received during the year.....	32,251 00
Cash loaned during the year.....	2,800 00

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

VIENNA, N. J.

Incorporated March 22, 1860.

Commenced business June 20, 1860.

AMOS HOAGLAND, *President*.EUGENE J. POST, *Secretary*.

## I. ASSETS.

Net amount of cash (after deducting commissions and all other charges) due the Company from agents for assessments collected and in course of transmission.....	\$325 50
Net amount of unpaid assessments or calls on premium or deposit notes held by the Company, which are due and collectible, deducting the probable cost of collecting the same, and all bad and doubtful assessments, including amount in hands of collectors.....	1,484 99
Amount of all other assets and property owned by the Company, and not including any of the preceding items, at the actual cash value thereof.....	200 00
Gross assets of the Company, except premium notes liable to assessment .....	\$2,010 49
Amount of premium or deposit notes held by the Company (being 1,038 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$74,797 61

## II. LIABILITIES.

Adjusted losses which are unpaid, including interest thereon.....	\$2,700 47
Losses contested.....	2,528 67
Whole amount (including interest) due or to become due for borrowed money .....	3,074 03
Due for office and incidental expenses.....	211 09
Gross cash liabilities.....	\$8,514 26
Total amount of insurance by policies now in force.....	\$1,616,129 74

## III. INCOME.

Cash deposits received.....	\$78 27
For assessments or calls on premium or deposit notes.....	5,818 97
Gross cash income.....	\$5,897 24
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	\$3,576 77



## IV. EXPENDITURES.

Paid for losses.....	\$3,560 28
Paid for assessment expenses, &c.....	789 64
Paid for salaries and fees .....	503 40
Paid for interest, borrowed money, &c.....	1,462 03
Paid for taxes.....	20 00
Cash deposit returned during the year.....	30 94
Office, agency and incidental expenses.....	886 98
Gross cash expenditures.....	<u>\$7,258 27</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$1,616,129 74
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	74,797 61
Whole amount of cash deposits received on outstanding risks.....	1,616 12
Whole amount of risks written during the year.....	66,219 00
For a term of more than three years.....	66,219 00
Whole amount of risks terminated during the year.....	401,736 57
Whole amount of losses (including those unpaid, reported and disputed,) occurring during the year on risks of the Company.....	2,700 47
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	2,700 47
Cash deposits received during the year.....	78 27
Premium notes received during the year on risks in the State of New Jersey.....	3,576 77
Whole amount of assessments laid, or ordered to be laid, during the year on premium or deposit notes.....	5,415 17
Cash borrowed during the year.....	3,074 03

## FRANKLIN FARMERS' MUTUAL FIRE ASSURANCE ASSOCIATION.

EAST MILLSTONE, N. J.

Incorporated May 26, 1879.

Commenced business June 2, 1879.

RALPH VOORHEES, *President.*

PETER N. VAN NUYS, *Secretary.*

## I. ASSETS.

None.

Amount of premium or deposit notes held by the Company (being 125 in number,) which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon..... \$11,502 42

## II. LIABILITIES.

None.

Total amount of insurance by policies now in force..... \$324,790 00

## III. INCOME.

Cash received for premiums, without deductions for brokerage, commissions, return premiums, amount paid for re-insurance, or otherwise..... \$329 88

Whole amount of premium or deposit notes liable to assessment actually received during the year..... \$11,502 42

## IV. EXPENDITURES.

Paid for salaries and fees .....	\$164 00
Office, agency, and incidental expenses.....	167 64
Gross cash expenditures.....	<u>\$331 64</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$324,790 00
Whole amount of premium or deposit notes liable to assessment received on outstanding risks.....	11,502 42

## HACKETTSTOWN MUTUAL FIRE INSURANCE COMPANY.

HACKETTSTOWN, N. J.

Incorporated March 27, 1867.

Commenced business June 13, 1867.

JOHN B. FISHER, *President.*

ROBERT S. PRICE, *Secretary.*

## I. ASSETS.

Cash actually on hand.....	\$309 24
Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission.....	185 60
Net amount of unpaid assessments.....	623 66
All other assets, safe, books, desk, &c.....	350 00
Gross assets of the Company, except premium notes liable to assessment.....	<u>\$1,468 50</u>
Amount of premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$34,471 00</u>

## II. LIABILITIES.

Adjusted losses which are unpaid, including interest thereon.....	\$2,684 36
Claims for losses disputed by the Company.....	1,816 65
Due for borrowed money.....	600 00
Office expenses.....	28 00
Gross cash liabilities.....	<u>\$5,129 01</u>
Total insurance by policies now in force.....	<u>\$772,998 00</u>

## III. INCOME.

Cash received for premiums, without deduction for brokerage, commissions, return premiums, amount paid for re-insurance, or otherwise.....	\$588 25
Deduct amount paid for return premiums on canceled and surrendered policies and for re-insurance.....	17 30
Assessments or calls on premium notes.....	<u>\$570 95</u>
Gross cash income.....	<u>4,233 35</u>
Whole amount of premium or deposit notes liable to assessment, actually received during the year.....	<u>\$4,804 30</u>
	<u>\$5,415 50</u>

## IV. EXPENDITURES.

Paid for losses.....	\$2,262 27
Paid for salaries and fees, and collecting assessments.....	538 06
Paid for taxes.....	21 00
Paid for interest.....	134 79
Cash deposits returned.....	17 30
Paid for rents.....	50 00
Office, agency and incidental expenses.....	75 70
Gross cash expenditures.....	<u>\$3,099 12</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$772,998 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	34,471 00
Whole amount of cash deposits received on outstanding risks.....	4,474 05
Whole amount of risks outstanding on property located in the State of New Jersey.....	<u>772,998 00</u>

Whole amount of risks written during the year.....	\$150,115 00
For a term of more than three years.....	150,115 00
Whole amount of risks terminated during the year.....	227,500 00
Amount of losses occurring during the year on risks located in the State of New Jersey.....	4,432 43
Whole amount of assessments on premium notes made during the year.....	4,233 35

## HARDWICK MUTUAL FIRE INSURANCE COMPANY.

JOHNSONBURG, N. J.

Incorporated November 10, 1841.

Commenced business December 6, 1841.

ISAAC WILDRICK, *President.*

CUMMINS O. HARRIS, *Secretary.*

### I. ASSETS.

Cash in office and in bank....	\$110 93
Amount due the Company for office and other premiums unpaid and in course of collection.....	73 30
Net amount of unpaid assessments or calls on premium or deposit notes held by the Company, which are due and collectible, deducting the probable cost of collecting the same, and all bad and doubtful assessments.....	36 60
Amount of all other assets and property owned by the Company, and not included in any of the preceding items, at the actual value thereof, viz.: office furniture, &c.....	76 00
Gross assets of the Company, except premium notes liable to assessment.....	\$296 83

Amount of premium or deposit notes held by the Company (being 666 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$38,701 00

### II. LIABILITIES.

Adjusted losses which are unpaid, including interest thereon.....	\$475 00
Losses reported but not adjusted.....	175 00
Gross cash liabilities.....	\$650 00
Total amount of insurance by policies now in force.....	\$1,087,536 00

## III. INCOME.

Cash premiums.....	\$664 30
For assessments or calls on premium or deposit notes.....	2,449 01
Cash received from all other sources.....	215 85
Gross cash income.....	<u>\$3,329 16</u>

Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$6,643 00</u>
--	-------------------

## IV. EXPENDITURES.

Paid for losses.....	\$2,844 00
For salaries and fees .....	382 25
Paid for interest, on borrowed money or otherwise.....	109 61
Paid for rents.....	30 00
Office, agency and incidental expenses.....	137 44
Cash deposits returned.....	5 55
Gross cash expenditures.....	<u>\$3,508 85</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$1,087,536 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	47,918 00
Whole amount of cash deposits received on outstanding risks.....	4,791 80
Whole amount of risks outstanding on property located in the State of New Jersey.....	1,086,673 00
Whole amount of risks written during the year.....	153,089 00
For a shorter term than one year .....	8,200 00
For a term of more than one and not more than three years.....	2,225 00
For a term of more than three years.....	144,889 00
Whole amount of risks terminated during the year.....	314,973 00
Whole amount of losses (including those unpaid, reported and disputed,) occurring during the year on risks of the Company.....	675 00
Cash premiums received during the year on risks in the State of New Jersey.....	664 30
Premium notes received during the year.....	6,643 00
Whole amount of assessments laid, or ordered to be laid, during the year on premium or deposit notes.....	2,537 50



## HILLSBOROUGH MUTUAL FIRE ASSURANCE ASSO- TION.

NESHANIC, N. J.

Incorporated March 4, 1844.

Commenced business March 4, 1844.

JNO. C. DURHAM, *President.*

M. W. SCULLY, *Secretary.*

### I. ASSETS.

Net amount of unpaid assessments or calls on policy-holders, which are due and collectible, deducting the probable cost of collecting the same, and all bad and doubtful assessments.....	\$2,066 11
Gross assets of the Company, except premium notes liable to assessment.....	\$2,066 11

### II. LIABILITIES.

Unpaid losses.....	\$3,219 00
Amount due for borrowed money.....	2,454 73
Gross cash liabilities.....	\$5,673 73

### III. INCOME.

Net cash premiums .....	\$1,196 69
Cash received for assessments on policy-holders.....	52,496 22
Gross cash income .....	\$53,692 91

Take no premium notes—assessment made on policies.

### IV. EXPENDITURES.

Paid for losses.....	\$34,491 11
Paid for salaries and fees, agents and employees.....	6,668 58
Paid for interest.....	2,775 55
Commissions for money advanced.....	904 52
Paid Treasurer for borrowed money.....	11,286 88
Paid for taxes and fees .....	21 00
Gross cash expenditures.....	\$56,147 64

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$9,926,534 00
Whole amount of risks written during the year .....	634,969 00
Whole amount of risks terminated during the year.....	1,912,094 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	37,710 11
Cash premiums received during the year .....	1,196 69
Whole amount of assessments made on policy-holders during the year.....	39,096 71
Cash borrowed during the year.....	38,682 02

## HOLMDEL MUTUAL FIRE INSURANCE COMPANY.

HOLMDEL, N. J.

Incorporated March 12, 1858.

Commenced business June 19, 1858.

KOERTENIUS C. HYER, *President*.HENRY W. MAGEE, *Secretary*.

## I. ASSETS.

United States bonds.....	\$600 00
Cash loans made by the Company.....	1,400 00
Cash actually on hand.....	61 68
Amount of interest due or accrued on the foregoing investments and assets and not included in the cash market value or amount thereof as above stated.....	40 59
Amount of other assets owned by the Company, and not including any of the preceding items, at the actual cash value thereof, safe...	75 00
Gross assets of the Company, except premium notes liable to assessments.....	<u>\$2,177 27</u>

Amount of premium or deposit notes held by the Company, (being 170 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$25,559 05

## II. LIABILITIES.

None.

Total amount of insurance by policies now in force..... \$511,161 00

## III. INCOME.

Net cash premiums.....	\$169 10
For interest and dividends from all other sources.....	88 27
Gross cash income .....	<u>\$257 37</u>

## IV. EXPENDITURES.

Paid for salaries and fees .....	\$39 75
Paid for taxes.....	20 00
Office, agency and incidental expenses.....	30 10
Gross cash expenditures.....	<u>\$89 85</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$511,161 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks .....	25,559 05
Whole amount of cash deposits received on outstanding risks .....	1,247 50
Whole amount of risks outstanding on property located in the State of New Jersey.....	511,161 00
Whole amount of risks written during the year.....	68,915 00
For a term of more than three years.....	68,915 00
Premiums received during the year on risks in the State of New Jersey .....	169 10
Premium notes received during the year.....	3,445 50
Cash loaned during the year .....	100 00

---

HUNTERDON COUNTY MUTUAL FIRE INSURANCE  
COMPANY.

---

LAMBERTVILLE, N. J.

Incorporated February 21, 1845.

Commenced business March, 1845.

JEREMIAH HAYHURST, *President*.JOSEPH SMITH, *Secretary*.

## I. ASSETS.

United States bonds.....	\$350 00
Amount of cash loaned by the Company, and secured by mortgage of real estate.....	2,000 00
Cash actually on hand.....	643 97
Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission.....	209 22
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated.....	30 00
Gross assets of the Company, except premium notes liable to assessment .....	<u>\$3,233 19</u>
Amount of premium or deposit notes held by the Company (being 268 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$10,290 55</u>

## II. LIABILITIES.

Nothing.

Total amount of insurance by policies now in force..... \$397,755 00

## III. INCOME.

Net cash premiums.....	\$784 42
Cash received for interest on mortgages of real estate.....	100 00
Cash received for interest from other sources.....	10 50
Gross cash income.....	<u>\$894 92</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$3,314 47</u>

## IV. EXPENDITURES.

Paid for salaries and fees.....	\$250 45
Gross cash expenditures.....	<u>\$250 45</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$397,755 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks .....	10,290 55
Whole amount of cash deposits received on outstanding risks.....	794 42
Whole amount of risks outstanding on property located in the State of New Jersey.....	397,755 00
Whole amount of risks written during the year.....	110,087 00
For the term of one year.....	13,420 00
For a term of more than one and not more than three years....	122,117 00
For a term of more than three years.....	262,218 00
Whole amount of risks terminated during the year.....	112,752 00
Cash premiums received during the year on risks in the State of New Jersey.....	794 42
Premium notes received during the year.....	3,314 47

## MENDHAM MUTUAL FIRE INSURANCE COMPANY.

## MENDHAM, N. J.

Incorporated November 13, 1840.

Commenced business, 1840.

WILLIAM HILLIARD, *President*.THEODORE W. PHOENIX, *Secretary*.

## I. ASSETS.

Cash loaned by the Company, and secured by mortgages of real estate .....	\$1,300 00
Cash actually on hand.....	528 25
All other assets of the Company, not included in above.....	150 00
Gross assets of the Company, except premium notes liable to assessments.....	<u>\$1,978 25</u>
Amount of premium or deposit notes held by the Company (being 386 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$22,811 82</u>

## II. LIABILITIES.

Unpaid losses.....	\$85 00
Office, agency and incidental expenses.....	38 80
Gross cash liabilities.....	<u>\$123 80</u>

## III. INCOME.

Net cash premiums .....	\$1,053 21
Cash received for interest on mortgages of real estate.....	127 00
Cash received for assessments.....	21 15
Gross cash income.....	<u>\$1,201 36</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$4,214 22</u>

## IV. EXPENDITURES.

Paid for taxes.....	\$30 60
Paid for salaries and fees.....	175 50
Paid for rent.....	20 00
Office, agency and incidental expenses.....	273 77
Dividends on terminated policies .....	202 80
Gross cash expenditures.....	<u>\$702 67</u>



## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$553,899 00
For the term of one year.....	6,550 00
For the term of not more than three years.....	547,349 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	22,811 82
Whole amount of cash deposits received on outstanding risks.....	6,096 82
Whole amount of risks written during the year.....	101,968 00
Whole amount of risks terminated during the year.....	152,675 00
Premiums received during the year on risks in the State of New Jersey.....	1,053 21
Premium notes received during the year.....	4,214 22

## MERCER COUNTY MUTUAL FIRE INSURANCE COMPANY.

PENNINGTON, N. J.

Incorporated March 5, 1844.

Commenced business, 1844.

HENRY P. WELLING, *President.*

WM. B. CURLISS, *Secretary.*

## I. ASSETS.

United States bonds.....	\$30,900 00
Cash market value of real estate owned by the Company after deducting the full amount of all liens and encumbrances thereon.....	1,200 00
Cash loaned by the Company and secured by mortgage of real estate,	793 81
All other cash loans made by the Company.....	726 64
Cash in office of Company.....	334 90
Cash in Trenton Bank.....	4,550 16
Interest due and accrued on investments.....	127 43
All other assets owned by the Company, viz.: amount due from agents.....	161 00

Gross assets of the Company, except premium notes liable to assessment.....	\$38,793 94
---	-------------

Amount of premium or deposit notes held by the Company, which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$432,072 20

## II. LIABILITIES.

Adjusted losses which are unpaid, including interest thereon.....	\$2,087 65
All other liabilities, viz.: bills payable.....	1,332 50
Gross cash liabilities.....	<u>\$3,420 15</u>
Total amount of insurance by policies now in force.....	<u>\$9,764,110 00</u>

## III. INCOME.

Net cash premiums.....	\$13,431 39
Cash received for interest on mortgages of real estate.....	59 00
For interest and dividends from all other sources.....	795 00
Cash received for assessment on premium notes.....	44,588 42
Cash received from all other sources, viz.: notes collected.....	533 61
Gross cash income.....	<u>\$59,407 42</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$67,163 75</u>

## IV. EXPENDITURES.

Paid for losses.....	\$11,308 73
Paid for salaries and fees and all other expenses.....	1,375 24
Paid for interest.....	115 47
Paid for taxes.....	30 13
Adjusting losses, advertising, postage and miscellaneous office expenses, including collection of assessments.....	1,829 18
Gross cash expenditures.....	<u>\$14,658 75</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$9,764,110 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	482,072 20
Whole amount of cash deposits received on outstanding risks.....	115,829 80
Whole amount of risks outstanding on property located in the State of New Jersey.....	9,751,535 00
Whole amount of risks written during the year, all located in the State of New Jersey.....	1,296,435 00
Whole amount of risks terminated during the year.....	1,787,394 00
Whole amount of losses (including those unpaid, reported and disputed,) occurring during the year on risks of the Company.....	12,017 14
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	12,017 14
Premiums received during the year on risks in the State of New Jersey.....	13,312 59
Premium notes received during the year.....	66,569 75
Whole amount of assessments made on premium notes during the year.....	48,200 00

## MONMOUTH COUNTY MUTUAL FIRE INSURANCE COMPANY.

FREEHOLD, N. J.

Incorporated February 18, 1858.

Commenced business April 17, 1858.

GEORGE W. SHINN, *President.*

CHARLES A. BENNETT, *Secretary.*

### I. ASSETS.

Cash loaned by the Company, secured by collaterals.....	\$1,000 00
Cash loans made by the Company on promissory notes.....	4,100 00
Cash in First National Bank, Freehold.....	3,632 95
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated, and other items.....	153 33
All other assets, estimated at their cash value.....	375 00
Gross assets of the Company, except premium notes liable to as- sessment .....	<u>\$9,261 28</u>

Amount of premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$75,305 00</u>
---	--------------------

### II. LIABILITIES.

Losses resisted including expenses thereon.....	<u>\$2,000 00</u>
Total amount of insurance by policies now in force.....	<u>\$1,757,531 00</u>

### III. INCOME.

Net cash premiums .....	\$3,344 00
For interest from all sources.....	290 33
Gross cash income.....	<u>\$3,634 33</u>
Whole amount of premium or deposit notes liable to assessment actually re- ceived during the year.....	<u>\$16,884 00</u>

### IV. EXPENDITURES.

Paid for losses.....	\$833 76
Paid for brokerage and commissions on premiums.....	167 20
Paid for taxes.....	66 34
Office, agency, and incidental expenses .....	611 08
Salaries to officers and employees.....	350 00
Gross cash expenditures during the year.....	<u>\$2,028 38</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$1,757,531 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	94,131 00
Whole amount of risks outstanding on property located in the State of New Jersey .....	1,757,531 00
Whole amount of risks written during the year.....	284,340 00
For the term of one year.....	3,700 00
For a term of more than three years.....	1,753,831 00
Whole amount of risks terminated during the year.....	128,500 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	2,833 76
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	2,833 76
Premiums received during the year on risks in the State of New Jersey.....	3,344 00
Premium notes received during the year.....	16,884 00
Cash loaned during the year.....	500 00

## MORRIS COUNTY MUTUAL LIFE AND FIRE INSURANCE COMPANY.

MORRISTOWN, N. J.

Incorporated February 28, 1849.

Commenced business May 30, 1849.

THOMAS B. FLAGLER, *President*.JAMES M. BONSALE, *Secretary*.

## I. ASSETS.

United States bonds.....	\$2,065 00
Amount of cash loaned by the Company and secured by mortgage of real estate.....	3,600 00
Cash loans made by the Company, and not included in any of the foregoing items.....	5,616 57
Cash actually on hand.....	125 68
Cash in National Iron Bank.....	314 76
Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission.....	248 63
Amount due the Company, and not included in the preceding items, for office and other premiums unpaid and in course of collection...	22 05

Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated.....	\$244 45
Amount of all other assets and property owned by the Company and not including any of the preceding items, at the actual cash value, viz.: iron safe, desks, chairs, signs, &c.....	250 00
Gross assets of the Company, except premium notes liable to assessments.....	<u>\$12,487 14</u>
Amount of premium or deposit notes held by the Company which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$51,624 30</u>

## II. LIABILITIES.

Losses reported on which no action has been taken.....	\$500 00
Total amount of insurance by policies in force.....	<u>\$1,014,371 00</u>

## III. INCOME.

Net cash premiums.....	\$6,298 81
For interest and dividends from all other sources.....	751 05
Principal of notes paid.....	5,053 95
Gross cash income.....	<u>\$12,103 91</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$36,880 55</u>

## IV. EXPENDITURES.

Paid for losses.....	\$2,023 86
Paid for brokerage and commissions on premiums.....	827 63
Paid for salaries and fees.....	671 28
Cash premiums actually returned as profits or surplus on expired or terminated policies.....	1,382 60
Paid for rents.....	100 00
Office, agency and incidental expenses.....	240 50
Taxes.....	103 20
Bonds and mortgages and United States bonds purchased.....	5,963 34
Interest and discounts.....	16 15
Gross cash expenditures .....	<u>\$11,328 56</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$1,014,371 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks .....	51,624 30
Whole amount of risks outstanding on property located in the State of New Jersey .....	1,014,371 00
Whole amount of risks written during the year.....	723,862 00
For a shorter term than one year.....	6,200 00
For the term of one year.....	228,965 00
For a term of more than one year and not more than three years,	488,697 00
Whole amount of risks terminated during the year.....	805,532 00



Whole amount of losses (including those unpaid, reported and disputed), occurring during the year on risks of the Company.....	\$2,523 86
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	2,523 86
Premium notes received during the year.....	36,880 55
Cash loaned during the year.....	5,963 34

## NEW BRUNSWICK MUTUAL FIRE INSURANCE COMPANY.

NEW BRUNSWICK, N. J.

Incorporated February 20, 1846.

Commenced business May 23, 1846.

GUSTAVUS AUTEN, *President.*

FREDERICK STAATS, JR., *Secretary.*

### I. ASSETS.

Cash loaned by the Company and secured by mortgage of real estate,	\$7,700 00
Cash market value of all stocks, securities and bonds owned by the Company.....	23,456 50
Cash in State Bank .....	1,728 09
Cash in National Bank of New Jersey.....	586 65
Cash in New Brunswick Savings Institution.....	4,186 38
Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission.....	219 45
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof, as above stated.....	889 51
Amount of all other assets and property owned by the Company, and not including any of the preceding items, at the actual cash value thereof.....	242 00
<b>Gross assets of the Company, except premium notes liable to assessment.....</b>	<b>\$39,008 58</b>

Amount of premium or deposit notes held by the Company which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon.....	\$29,239 46
--	-------------

### II. LIABILITIES.

Gross cash liabilities, office and agency expenses.....	\$174 32
<b>Total amount of insurance by policies now in force.....</b>	<b>\$1,181,199 00</b>

## III. INCOME.

Cash received for premiums, without deducting for brokerage, commissions, return premiums, amount paid for re-insurance or otherwise.....	\$3,845 63
Deduct amount paid for return premiums on canceled and surrendered policies, and for re-insurance.....	11 43
Net cash premiums.....	\$3,834 20
Cash received for interest on mortgages of real estate.....	484 50
For interest and dividends from all other sources.....	2,215 92
Rents.....	125 00
From all other sources.....	9 06
Gross cash income.....	\$6,668 68

## IV. EXPENDITURES.

Paid for losses.....	\$95 11
Paid for brokerage and commissions on premiums.....	91 79
Paid for salaries and fees.....	1,400 00
Paid for taxes.....	61 64
Paid for rents.....	250 00
Office, agency and incidental expenses.....	261 86
Gross cash expenditures.....	\$2,160 40

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$1,181,199 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks .....	29,239 46
Whole amount of cash deposits received on outstanding risks.....	10,319 98
Whole amount of risks outstanding on property located in the State of New Jersey.....	1,179,199 00
Whole amount of risks written during the year.....	441,025 00
For a term of more than one and not more than three years.....	441,025 00
Whole amount of risks terminated during the year.....	448,925 00
Whole amount of losses (including those unpaid, reported and disputed), occurring during the year on risks of the Company.....	95 11
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	95 11
Premiums received during the year on risks in the State of New Jersey.....	3,845 63
Premium notes received during the year.....	10,963 34

## PLAINFIELD MUTUAL FIRE ASSURANCE COMPANY.

## PLAINFIELD, N. J.

Incorporated February 15, 1834.

Commenced business March, 1834.

ALFRED BERRY, *President*.JOSEPH B. COWARD, *Secretary*.

## I. ASSETS.

Cash belonging to the Company in bank.....	\$775 89
Amount due for unpaid assessments.....	750 00
Total.....	<u>\$1,525 89</u>

Amount of premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$124,424 34

## II. LIABILITIES.

Losses upon which no action has been taken.....	\$1,350 00
Amount due for borrowed money.....	1,000 00
Gross cash liabilities.....	<u>\$2,350 00</u>
Total amount of insurance by policies now in force.....	Not stated.

## III. INCOME.

Net cash premiums.....	\$4 50
Proceeds of note discounted .....	984 38
Cash received for assessments.....	2,921 53
All other sources, viz.: builders' risks.....	12 20
Gross cash income.....	<u>\$3,922 61</u>

## IV. EXPENDITURES.

Net amount paid for losses.....	\$2,963 96
Paid for salaries.....	100 00
Discount on note.....	21 05
State assessment and tax .....	21 00
All other cash payments, viz.: incidental expenses.....	40 71
Gross cash expenditures.....	<u>\$3,146 72</u>

## V. GENERAL ITEMS.

Whole amount of risks written during the year located in the State of New Jersey.....	\$500 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	4,113 96
Premiums received during the year on risks in the State of New Jersey.....	4 50
Premium notes received during the year.....	75 00
Cash borrowed during the year.....	1,000 00
Whole amount of assessments made during the year.....	<u>7,582 49</u>

## PRINCETON MUTUAL FIRE INSURANCE COMPANY.

## PRINCETON, N. J.

Incorporated March 10, 1856.

Commenced business October 9, 1856.

ANDREW L. ROWLAND, *President*.GEORGE O. VANDERBILT, *Secretary*.

## I. ASSETS.

Cash in the Princeton National Bank and in office.....	\$204 08
Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission.....	314 26
Net amount of unpaid assessments or calls on premium or deposit notes held by the Company, which are due and collectible, deducting the probable cost of collecting the same, and all bad and doubtful assessments (estimated).....	580 70
Balance due on promissory notes taken for assessments and premiums.....	1,018 17
Gross assets of the company, except premium notes liable to assessment.....	<u>\$2,117 21</u>

Amount of premium or deposit notes held by the Company (being 1,541 in number,) which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon..... \$119,202 30

## II. LIABILITIES.

Losses claimed which are disputed or resisted by the Company, including interest and all costs and expenses accrued thereon.....	\$4,200 00
Company's note, endorsed and payable at bank.....	1,500 00
Office expenses, salaries, etc.....	163 88
Gross cash liabilities.....	<u>\$5,863 88</u>
Total amount of insurance by policies now in force.....	<u>\$2,073,876 00</u>

## III. INCOME.

Net cash premiums.....	\$2,999 95
On promissory notes given the previous year .....	1,071 89
For assessments or calls on premium or deposit notes.....	419 30
Interest, and from all other sources.....	7 00
Gross cash income....	<u>\$4,498 14</u>



## IV. EXPENDITURES.

Paid for losses.....	\$2,399 32
Paid for commission and brokerage on assessments.....	173 09
Paid for salaries and fees.....	1,041 11
Paid for interest on borrowed money or otherwise.....	71 46
Paid for rents.....	118 65
Office, agency and incidental expenses.....	349 90
Errors in assessment and return premiums.....	51 55
Cash returned on terminated policies.....	45 89
Gross cash expenditures.....	<u>\$4,251 07</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$2,073,876 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	140,238 00
Whole amount of cash deposits received on outstanding risks .....	11,000 00
Whole amount of risks outstanding on property located in the State of New Jersey.....	2,073,876 00
Whole amount of risks written during the year.....	432,298 00
Whole amount of risks terminated during the year.....	566,693 00
Whole amount of losses (including those unpaid, reported and disputed), occurring during the year on risks of the Company.....	2,399 32
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	2,399 32
Premiums notes received during the year on risks in the State of New Jersey.....	30,037 00
Cash premiums received during the year.....	2,870 63

## RAHWAY MUTUAL FIRE INSURANCE COMPANY.

ELIZABETH, N. J.

Incorporated February 25, 1833.

Commenced business April, 1833.

ISAAC OSBORN, *President.*ABEL V. SHOTWELL, *Secretary.*

## I. ASSETS.

Cash market value of all stocks, securities and bonds owned by the Company .....	\$1,181 60
Cash in the office of the Company.....	95 68



Cash in the Rahway Savings Bank and National Bank, Rahway.....	\$5,839 72
Net amount of unpaid assessments .....	100 00
Amount of all other assets and property owned by the Company, not including any of the preceding items, at the actual cash value thereof .....	1,023 09
<b>Gross assets of the Company, except premium notes liable to assessment.....</b>	<b>\$8,240 07</b>
Amount of premium or deposit notes held by the Company (being 888 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$126,567 64

## II. LIABILITIES.

None.

Total amount of insurance by policies now in force.....	\$1,450,842 40
---	----------------

## III. INCOME.

Cash received for premiums, without deduction for brokerage, commissions, return premiums, amount paid for re-insurance, or otherwise.....	\$657 63
Deduct amount paid for return premiums on canceled and surrendered policies and for re-insurance.....	3 00
<b>Net cash premiums.....</b>	<b>\$654 63</b>
For interest and dividends from all other sources.....	118 82
Cash from savings bank and other sources.....	131 90
Assessments on premium notes.....	197 93
<b>Gross cash income.....</b>	<b>\$1,103 28</b>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	\$4,380 00

## IV. EXPENDITURES.

Paid for losses.....	\$128 00
Paid for salaries and fees.....	415 00
Office, agency, and incidental expenses.....	173 74
<b>Gross cash expenditures.....</b>	<b>\$716 74</b>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$1,450,542 40
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	126,567 64
Whole amount of risks outstanding on property located in the State of New Jersey .....	1,450,542 40
Whole amount of risks written during the year.....	45,650 00
For the term of one year and less.....	8,000 00
For a term of more than three years.....	37,650 00
Whole amount of risks terminated during the year.....	40,882 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	128 00
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	128 00
Premiums received during the year on risks in the State of New Jersey.....	657 63
Premium notes received during the year.....	4,380 00

## SALEM COUNTY MUTUAL FIRE INSURANCE COMPANY.

SALEM, N. J.

Incorporated February 28, 1849.

Commenced business May 3, 1849.

JOHN TYLER, *President.*

THOMAS T. HILLIARD, *Secretary.*

### I. ASSETS.

Cash loaned by the Company, and secured by mortgage of real estate,	\$16,500 00
Cash market value of all stocks, securities and bonds owned by the Company .....	8,628 53
Cash in office of Company .....	163 10
Cash in Salem National Bank .....	1,300 00
Amount of interest due or accrued on the foregoing investments and assets, and not included in the cash market value or amount thereof as above stated .....	1,008 19

Gross assets of the Company, except premium notes liable to assessment .....	\$27,599 82
--	-------------

Amount of premium or deposit notes held by the Company (being 648 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon .....	\$48,932 76
---	-------------

### II. LIABILITIES.

Nothing.

Total amount of insurance by policies now in force .....	\$755,584 86
--	--------------

### III. INCOME.

Net cash premiums .....	\$2,574 15
Cash received for interest on mortgages of real estate .....	940 90
For interest and dividends from all other sources .....	359 25
Cash deposits received .....	136 00

Gross cash income .....	\$4,010 39
-------------------------	------------

Whole amount of premium or deposit notes liable to assessment actually received during the year .....	\$4,577 12
---	------------

### IV. EXPENDITURES.

Paid for losses .....	\$3,588 65
Paid for salaries and fees .....	202 12
Paid for taxes .....	169 80
Paid for rents .....	30 00
Paid for interest .....	23 25
Dividend of 6 per cent. on premium notes five years' old, ordered paid January 1, 1879 .....	1,610 64

Gross cash expenditures .....	\$5,624 46
-------------------------------	------------

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$755,584 36
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	48,932 76
Whole amount of risks outstanding on property located in the State of New Jersey.....	751,084 36
Whole amount of risks written during the year.....	50,402 00
For a shorter term than one year.....	6,850 00
For the term of one year.....	43,552 00
Whole amount of risks terminated during the year.....	22,682 66
Premium received during the year on risks in the State of New Jersey.....	2,574 15
Premium notes received during the year .....	4,577 12
Cash borrowed during the year.....	1,550 00

## SHREWSBURY MUTUAL FIRE INSURANCE COMPANY.

## EATONTOWN, N. J.

Incorporated February 27, 1838.

Commenced business May 1, 1838.

DAVID F. WOLCOTT, *President.*EDMUND T. WILLIAMS, *Secretary.*

## I. ASSETS.

Cash loaned by the Company, and secured by mortgage of real estate,	\$400 00
United States bonds owned by the Company.....	5,449 75
Cash loans made by the Company, and not included in any of the foregoing items.....	5,227 37
Cash actually on hand.....	1,461 68
Net amount of cash (after deducting commissions and all other charges) due the Company from agents for premiums collected and in course of transmission.....	3,405 14
Interest accrued on investments.....	225 30

Gross assets of the Company, except premium notes liable to assessment.....

\$16,169 24

Amount of premium or deposit notes held by the Company (being 1,303 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon..... \$134,963 91

## II. LIABILITIES.

Losses resisted, (estimated).....	\$4,800 00
Office, agency and incidental expenses.....	717 81
Gross cash liabilities.....	<u>\$5,517 81</u>
Total amount of insurance by policies now in force.....	<u>\$1,888,741 00</u>

## III. INCOME.

Net cash premiums.....	\$6,595 93
Cash received for interest on mortgages of real estate.....	28 00
For interest and dividends from all other sources.....	436 61
Gross cash income.....	<u>\$7,060 54</u>
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	<u>\$13,772 90</u>

## IV. EXPENDITURES.

Paid for losses.....	\$2,950 00
Paid for brokerage and commissions on premiums.....	309 00
Paid for salaries and fees.....	731 96
Paid for taxes.....	28 80
Dividend paid.....	4 82
Office, agency and incidental expenses.....	85 25
Gross cash expenditures.....	<u>\$4,109 83</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$1,888,741 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	134,963 91
Whole amount of cash deposits received on outstanding risks.....	75,566 57
Whole amount of risks outstanding on property located in the State of New Jersey.....	1,879,641 00
Whole amount of risks written during the year (of which \$155,730 are located in the State of New Jersey).....	157,330 00
For a shorter term than one year.....	1,300 00
For the term of one year.....	1,183,230 00
For a term of more than one and not more than three years.....	54,941 00
For a term of more than three years.....	649,270 00
Whole amount of risks terminated during the year.....	246,512 00
Whole amount of losses (including those unpaid, reported and disputed), occurring during the year on risks of the Company.....	873 18
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	873 18
Premiums received during the year on risks in the State of New Jersey.....	7,057 46
Premium notes received during the year.....	13,654 90



## SOMERVILLE MUTUAL FIRE INSURANCE COMPANY.

## SOMERVILLE, N. J.

Incorporated April 1, 1845.

Commenced business April, 1845.

EUGENE S. DOUGHTY, *President*.JAMES T. VANDERVEER, *Secretary*.

## I. ASSETS.

Cash loaned by the Company and secured by mortgage of bonds, stocks, &c.....	\$75 00
Cash loans made by the Company, and not included in any of the foregoing items.....	1,878 50
Cash actually on hand.....	59 44
Cash in bank.....	200 00
Interest accrued on investments.....	78 14
Unpaid assessments.....	64 98

Gross assets of the Company, except premium notes liable to assessment .....	<u>\$2,356 06</u>
--	-------------------

Amount of premium or deposit notes held by the Company (being 333 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	<u>\$47,312 64</u>
--	--------------------

## II. LIABILITIES.

Nothing.

Total amount of insurance by policies now in force.....	<u>\$375,815 00</u>
---	---------------------

## III. INCOME.

Balance cash on hand.....	\$533 69
Net cash premiums.....	112 16
For interest and dividends from all other sources.....	100 90
Uncollected assessment on premium note.....	61 42
From all other sources.....	88 07

Gross cash income.....	<u>\$896 24</u>
------------------------	-----------------

## IV. EXPENDITURES.

Paid for salaries and fees.....	\$54 00
Office and incidental expenses.....	119 41
Loans and deposits.....	722 81

Gross cash expenditures.....	<u>\$896 22</u>
------------------------------	-----------------



## V. GENERAL ITEMS.

Whole amount of risks outstanding on property located in the State of New Jersey .....	\$373,815 00
Whole amount of premium or deposit notes liable to assessment received on outstanding risks.....	47,312 64
Whole amount of cash deposits received on outstanding risks.....	3,544 66
Premiums received during the year on risks in the State of New Jersey .....	127 31
Premium notes received during the year.....	2,121 88

## SUSSEX COUNTY MUTUAL INSURANCE COMPANY.

NEWTON, N. J.

Incorporated February 22, 1840.

Commenced business February 1, 1843.

FRANKLIN SMITH, *President*.J. T. STEWART, *Secretary*.

## I. ASSETS.

Cash actually on hand.....	\$311 60
Amount of all other assets and property owned by the Company.....	200 00
Gross assets of the Company, except premium notes liable to assessment .....	\$511 60
Amount of premium or deposit notes held by the Company (being 1,270 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$72,571 00

## II. LIABILITIES.

Adjusted losses which are unpaid, including interest thereon.....	\$1,263 00
Losses claimed which are disputed or resisted by the Company.....	1,000 00
Whole amount (including interest) due or to become due for borrowed money.....	2,000 00
Gross cash liabilities .....	\$4,263 00

## III. INCOME.

Cash deposits received.....	\$1,360 87
For assessments or calls on premium or deposit notes.....	4,192 33
Gross cash income.....	\$5,553 20
Whole amount of premium or deposit notes liable to assessment actually received during the year.....	\$16,107 00

## IV. EXPENDITURES.

Paid for losses.....	\$4,718 00
Paid for salaries and fees .....	483 66
Paid for interest, on borrowed money or otherwise.....	172 37
Paid for taxes.....	20 00
Cash deposits returned.....	26 45
Paid for rents.....	87 50
Office, agency and incidental expenses.....	238 24
Gross cash expenditures.....	<u>\$5,746 22</u>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$2,298,593 00
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks .....	72,571 00
Whole amount of risks outstanding on property located in the State of New Jersey.....	1,828,793 00
Whole amount of risks written during the year.....	470,800 00
For a shorter term than one year.....	32,000 00
For a term of one year.....	141,000 00
For a term of more than one and not more than three years.....	60,000 00
For a term of more than three years.....	258,672 00
Whole amount of risks terminated during the year.....	491,672 00
Whole amount of losses (including those unpaid, reported and disputed) occurring during the year on risks of the Company.....	4,506 00
Amount of all losses occurring during the year on risks located in the State of New Jersey.....	4,506 00
Premiums received during the year on risks in the State of New Jersey.....	1,360 87
Premium or deposit notes received during the year.....	16,107 00
Assessments made during the year.....	4,192 33

## WEST JERSEY MUTUAL INSURANCE COMPANY.

WENONAH, N. J.

Incorporated March 25, 1875.

Commenced business May 17, 1875.

SAMUEL HOPKINS, *President*.GEORGE W. BAILEY, *Secretary*.

## I. ASSETS.

Cash market value of all stocks, securities and bonds owned by the Company.....	\$2,095 00
Cash actually on hand.....	91 87
Cash in bank.....	343 05
Premiums due from agents.....	168 05
Accrued interest on investments.....	44 78
Amount of all other assets and property owned by the Company, not including any of the preceding items, at the actual cash value thereof.....	100 00
<b>Gross assets of the Company, except premium notes liable to assessment.....</b>	<b>\$2,842 75</b>
Amount of premium or deposit notes held by the Company (being 147 in number), which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon.....	\$17,059 25

## II. LIABILITIES.

Estimated office expenses.....	\$60 00
Total amount of insurance policies now in force.....	\$329,068 33

## III. INCOME.

Cash received for premiums, without deduction for brokerage, commissions, return premiums, amount paid for re-insurance, or otherwise.....	\$608 03
Deduct amount paid for return premiums on canceled and surrendered policies and for re-insurance.....	39 55
<b>Net cash premiums...</b>	<b>\$568 48</b>
<b>For interest and dividends from all other sources.....</b>	<b>77 36</b>
<b>Gross cash income.....</b>	<b>\$645 84</b>

## IV. EXPENDITURES.

Net amount paid for losses.....	\$8 00
Brokerage and commissions.....	102 55
Office, agency and incidental expenses.....	46 50
<b>Gross cash expenditures.....</b>	<b>\$157 05</b>

## V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$329,068 33
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	17,059 25
Whole amount of cash deposits received on outstanding risks.....	4,845 67
Whole amount of risks outstanding on property located in the State of New Jersey.....	323,568 33
Whole amount of risks written during the year (of which \$76,180 are located in the State of New Jersey).....	80,180 00
For a shorter term than one year.....	2,000 00
For the term of one year.....	36,000 00
For a term of more than one year and not more than three years,	16,000 00
For a term of more than three years.....	26,180 00
Whole amount of risks terminated during the year.....	54,525 00
Whole amount of losses during the year.....	8 00
Premiums received during the year on risks in the State of New Jersey.....	589 53
Premium notes received during the year.....	1,103 00



---

FIRE AND FIRE-MARINE  
Insurance Companies  
OF OTHER STATES.

---





# FIRE AND FIRE-MARINE INSURANCE COMPANIES.

## OF OTHER STATES.

### ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819.

Commenced business August 19, 1819.

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

Capital stock authorized, \$5,000,000.

Capital actually paid in, \$3,000,000.

#### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$365,000 00
Loans on bond and mortgage (first liens).....	82,570 00
Loans on bond and mortgage upon which more than one year's interest is due.....	2,500 00
Interest due and unpaid on bond and mortgage loans.....	456 25
Interest accrued on bond and mortgage loans.....	909 15
Value of lands mortgaged.....	\$82,000 00
Buildings (insured for \$50,000).....	83,500 00
Total value of mortgaged premises.....	<u>\$165,500 00</u>

#### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States Currency bonds.....	\$100,000 00	\$121,500 00
United States 1881 bonds.....	100,000 00	103,250 00
United States bonds.....	50,000 00	53,062 50
United States bonds.....	122,000 00	125,812 50
Alabama State bonds.....	10,000 00	5,000 00
Canada Dominion stock.....	5,070 69	5,070 69
Connecticut State bonds.....	74,500 00	79,715 00
New Hampshire State bonds.....	50,000 00	54,000 00
Rhode Island State bonds.....	91,000 00	98,280 00
South Carolina State bonds, (Consolidated).....	14,605 00	12,414 25
Tennessee State bonds.....	31,000 00	9,610 00
Hartford County bonds.....	50,000 00	50,000 00
Hudson County, N. J., bonds.....	25,000 00	25,000 00
Barkhamsted, Conn., Town bonds.....	15,000 00	15,450 00
Hartford, Conn., Town bonds.....	58,000 00	58,800 00
Norwich, Conn., Town bonds.....	100,000 00	115,000 00
Norfolk, Conn., Town bonds.....	26,000 00	26,780 00
Danbury, Conn., Town bonds.....	35,000 00	35,350 00
Pawtucket, R. I., Town bonds.....	100,000 00	115,000 00
Windsor Locks, Conn., Town bonds.....	24,000 00	25,200 00
Middletown, Conn., Town bonds.....	60,000 00	64,200 00
Bloomington, Ill., City bonds.....	20,000 00	21,400 00

	Par value.	Market value.
Boston, Mass., City bonds.....	\$50,000 00	\$56,000 00
Brooklyn, N. Y., City bonds.....	25,000 00	27,000 00
Buffalo, N. Y., City bonds.....	50,000 00	54,000 00
Cleveland, Ohio, City bonds.....	27,000 00	27,540 00
Cleveland, Ohio, City bonds.....	80,000 00	84,800 00
Cincinnati, Ohio, City Water bonds.....	50,000 00	54,000 00
Chicago, Ill., City bonds.....	50,000 00	55,000 00
Detroit, Michigan, City bonds.....	50,000 00	55,000 00
Hartford, Conn., City bonds.....	124,000 00	131,440 00
Indianapolis, Ind., City bonds.....	50,000 00	54,000 00
Ironton, Ohio, City bonds.....	10,000 00	10,400 00
Jersey City, N. J., City bonds.....	45,000 00	45,480 00
Lockport, N. Y., City bonds.....	25,000 00	27,500 00
Montreal, Canada, Corporation stock.....	13,000 00	13,390 00
Montreal, Canada, Corporation bonds.....	10,000 00	10,800 00
Newark, N. J., City bonds.....	50,000 00	55,000 00
New Brunswick, N. J., City bonds.....	32,000 00	32,000 00
New York City stock.....	21,000 00	22,680 00
Rahway, N. J., City stock.....	45,000 00	15,750 00
Titusville, Pa., City School and Water bonds.....	15,000 00	17,750 00
Toledo, Ohio, City Special bonds.....	13,000 00	14,040 00
Toledo, Ohio, City Water bonds.....	5,000 00	5,500 00
Brooklyn, N. Y., City bonds.....	25,000 00	25,000 00
Rochester, N. Y., City bonds.....	25,000 00	27,500 00
Oswego, N. Y., City bonds.....	25,000 00	27,000 00
East School District bonds, Vernon, Conn.....	6,500 00	6,500 00
West School District bonds, Vernon, Conn.....	2,000 00	2,000 00
School District No. 24, Town of Woodbridge, N. J.....	20,000 00	20,000 00
Atlantic Dock Company bonds.....	31,000 00	31,530 00
Albany and Susquehanna R. R. second mortgage bonds.....	50,000 00	53,500 00
Buffalo and Erie R. R. bonds.....	15,000 00	17,550 00
Cleveland, Col., Cinn. & Ind., R. R., s. f. first mortgage bonds.....	25,000 00	28,750 00
Cleveland, Painesville and Ashtabula R. R. mortgage bonds.....	100,000 00	102,000 00
Cleveland and Toledo R. R., general s. f. mortgage bonds.....	85,000 00	92,550 00
Chicago, Burlington and Quincy R. R. s. f. mortgage bonds.....	30,000 00	33,300 00
Chicago and Northwestern R. R. first mortgage bonds.....	50,000 00	55,000 00
Cincinnati, Hamilton and Dayton R. R. mortgage bonds.....	50,000 00	50,000 00
Columbus and Xenia R. R. mortgage bonds.....	50,000 00	52,000 00
Dayton and Western R. R. mortgage bonds.....	25,000 00	26,750 00
Harlem River and Port Chester R. R. first mortgage bonds.....	100,000 00	120,000 00
Harlem River and Port Chester R. R. first mortgage bonds.....	50,000 00	54,000 00
Housatonic R. R. first mortgage bonds.....	50,000 00	53,500 00
Indianapolis and Cincinnati R. R. mortgage bonds.....	25,000 00	25,500 00
Joliet and Chicago R. R. first s. f. mortgage bonds.....	18,000 00	18,500 00
Keokuk and Des Moines R. R. first mortgage bonds.....	40,000 00	37,750 00
Lake Shore R. R. mortgage bonds.....	10,000 00	11,700 00
Lake Shore and Mich. Southern R. R. registered s. f. bonds.....	12,000 00	12,360 00
Little Miami R. R. mortgage bonds.....	72,000 00	72,000 00
Michigan Central R. R. second mortgage bonds.....	50,000 00	58,500 00
Michigan Southern and N. Indiana R. R. gen'l mortgage bonds.....	25,000 00	27,000 00
Morris and Essex R. R. second mortgage bonds.....	25,000 00	28,000 00
Morris and Essex R. R. first consol. mortgage bonds.....	50,000 00	52,500 00
New York Central R. R. bonds.....	75,000 00	78,750 00
N. Y. Central and Hudson River R. R. first mortgage bonds.....	175,000 00	220,500 00
New York and Harlem R. R. first mortgage bonds.....	10,000 00	12,500 00
Pittsburgh, Ft. Wayne and Chicago R. R. first mortgage bonds.....	55,000 00	69,850 00
Pittsburgh, Ft. Wayne and Chicago R. R. second mort. bonds.....	70,000 00	87,500 00
Atlantic Mutual Insurance Company scrip.....	33,750 00	33,750 00
50 Shares Connecticut River Company stock.....	5,000 00	1,000 00
100 " Albany and Susquehanna R. R. Co. stock.....	50,000 00	50,500 00
144 " Central Ohio R. R. Co. stock.....	7,200 00	5,750 00
1000 " Cleveland and Pittsburgh R. R. Co. stock.....	50,000 00	53,500 00
150 " Connecticut River R. R. Co. stock.....	15,000 00	21,000 00
250 " Dubuque and Sioux City R. R. Co. stock.....	25,000 00	15,000 00
100 " Joliet and Chicago R. R. Co. stock.....	10,000 00	11,000 00
158 " Keokuk and Des Moines R. R. Co. pref. stock.....	15,800 00	5,530 00
1000 " Morris and Essex R. R. Co. stock.....	50,000 00	51,000 00
600 " New York Cent. and Hudson River R. R. Co. stock.....	60,000 00	75,000 00
1000 " N. Y., New Haven and Hartford R. R. Co. stock.....	100,000 00	118,000 00
750 " Pittsburgh, Ft. Wayne and Chicago R. R. Co. stock.....	75,000 00	93,250 00
500 " New York and Harlem R. R. Co. stock.....	25,000 00	35,750 00
100 " Ashuelot R. R. Co. stock.....	10,000 00	11,200 00
100 " New Britain Nat'l Bank stock, New Britain, Conn.....	10,000 00	11,000 00
67 " First National Bank stock, Albany N. Y.....	6,700 00	9,380 00
220 " Farmers' and Mechanics' Nat'l Bk. stock, Phila., Pa.....	22,000 00	26,400 00
50 " Merchants' Bank stock, St. Louis, Mo.....	5,000 00	500 00
50 " Merchants' National Bank stock, St. Louis, Mo.....	5,000 00	4,250 00
200 " Mechanics' National Bank stock, St. Louis, Mo.....	20,000 00	22,000 00
200 " Etna National Bank stock, Hartford, Conn.....	20,000 00	23,000 00
200 " American National Bank stock, Hartford, Conn.....	10,000 00	12,500 00
300 " Charter Oak National Bank stock, Hartford, Conn.....	30,000 00	38,400 00
200 " City National Bank stock, Hartford, Conn.....	20,000 00	17,000 00
150 " Connecticut River B'k'g Co. stock, Hartford, Conn.....	4,500 00	5,100 00
500 " National Exchange Bank stock, Hartford, Conn.....	25,000 00	33,750 00
420 " Farmers' and Mechanics' Nat'l Bk. stock, ".....	42,000 00	49,560 00
200 " First National Bank stock, Hartford, Conn.....	20,000 00	20,800 00
800 " Hartford National Bank stock, Hartford, Conn.....	80,000 00	120,000 00
600 " Phoenix National Bank.....	60,000 00	90,000 00
250 " State Bank stock, Hartford, Conn.....	15,000 00	27,500 00
400 " Am. Exchange Nat'l Bank stock, New York City.....	40,000 00	44,800 00
300 " Nat'l Butchers' and Drovers' Bank stock, N. Y. City.....	7,500 00	8,250 00
100 " National City Bank stock, New York City.....	10,000 00	22,000 00
300 " Nat'l Bank of Commerce stock, New York City.....	30,000 00	39,000 00

	Par value.	Market value.
100 Shares Hanover National Bank stock.....	\$10,000 00	\$12,000 00
300 " Importers' and Traders' Nat'l Bk. stock, N. Y. City,	30,000 00	67,500 00
400 " Bank of the Manhattan Company stock, N. Y. City,	20,000 00	29,600 00
100 " Market National Bank stock, New York City.....	10,000 00	13,000 00
667 " Merchants' National Bank stock, New York City..	33,350 00	41,687 50
160 " Merchants' Exchange Nat'l Bk. stock, N. Y. City..	8,000 00	6,400 00
1200 " Mechanics' National Bank stock, New York City..	30,000 00	42,000 00
375 " Metropolitan National Bank stock, New York City,	37,500 00	49,500 00
200 " Nassau Bank stock, New York City.....	20,000 00	17,000 00
367 " Bank of N. Y. Nat'l B'k'g Assoc'n stock, N. Y. City,	26,700 00	36,846 00
200 " Bank of North America stock, New York City.....	20,000 00	18,000 00
277 " Phenix National Bank stock, New York City.....	5,540 00	5,540 00
400 " People's Bank stock, New York City.....	10,000 00	11,000 00
150 " National Bank of the Republic stock, N. Y. City....	15,000 00	17,250 00
320 " Union National Bank stock, New York City.....	16,000 00	23,200 00
150 " N. Y. Life Ins. and Trust Co. stock, New York City,	15,000 00	54,000 00
100 " United States Trust Co. stock, New York City.....	10,000 00	33,000 00
100 " Union Trust Company stock, New York City.....	10,000 00	13,000 00
100 " Central Trust Company stock, New York City.....	10,000 00	11,500 00

Total par and market value.....\$4,888,225 69      \$5,509,718 44

\$5,509,718 44

### Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.
42 Shares Hartford Carpet Company stock.....	\$4,200 00	\$10,290 00	\$4,080 00
5 Shares Phoenix National Bank, Hartford.....	500 00	750 00	
Total amounts.....	\$4,700 00	\$11,040 00	\$4,080 00

4,080 00

Cash in the Company's principal office, in currency..... \$10,136 84  
Cash belonging to the Company deposited in bank..... 713,466 40

Total amount of cash items..... 723,603 24  
Interest due and accrued on collateral loans and special deposits..... 619 80  
Premiums in due course of collection..... 388,767 61

Aggregate amount of all actual available assets..... \$7,078,224 49

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..... \$66,941 59  
Losses unadjusted, including all reported and supposed losses..... 102,599 30  
Losses resisted, including interest, costs and expenses..... 30,575 00

Net amount of all unpaid losses and claims..... \$200,115 89

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.. \$688,512 11  
Unearned premiums, pro rata, on fire risks running more than one year..... 796,244 11  
Unearned premiums, at 50 per cent. on inland navigation risks..... 7,873 10

Total unearned premiums as computed above..... 1,492,629 32  
Amount reclaimable on perpetual fire policies..... 929 10  
Commissions and other charges due and to become due to agents and brokers..... 37,398 83  
All other demands against the Company, viz.: return premiums, \$10,685.38 ; printing expenses, \$500. Total..... 11,185 38

Total liabilities, except capital and surplus..... \$1,742,258 52  
Joint stock capital paid up in cash..... 3,000,000 00  
Surplus beyond all liabilities..... 2,335,965 97

Aggregate liabilities, including paid-up capital and net surplus, \$7,078,224 49

## III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$2,230,352 70	\$126,459 40
Deduct re-insurance, rebate and return premiums.....	129,006 76	25,395 51
Net cash received for premiums.....	<u>\$2,101,345 94</u>	<u>\$101,063 89</u>
		\$2,202,439 83
Interest received on bonds and mortgages.....		5,938 06
Interest and dividends received from all other sources.....		345,111 92
Income from all other sources, viz.: rent.....		8,083 18
Aggregate income received during the year, in cash.....		<u>\$2,561,572 99</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Net amount paid for losses.....	\$1,224,430 09	\$31,681 03
		\$1,256,111 12
Cash dividends actually paid.....		600,000 00
Paid for commission and brokerage.....		342,057 62
Salaries and other charges of officers, clerks and other employees....		148,597 04
Amount paid for State, national and local taxes.....		43,320 55
All other payments, viz.: stationery, printing, advertising, postage, traveling expenses, etc.....		<u>121,326 70</u>
Aggregate expenditures during the year in cash.....		<u>\$2,511,413 03</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

In force on the 31st day of December of the preceding year.....	\$277,462,380 00	\$3,191,353 10
Written or renewed during the year.....	221,969,300 00	2,230,352 70
Total.....	<u>\$499,431,680 00</u>	<u>\$5,421,705 80</u>
Deduct those expired and marked off as terminated.....	225,393,356 00	2,403,575 46
In force at the end of the year.....	<u>\$274,038,324 00</u>	<u>\$3,018,130 34</u>
Deduct amount re-insured.....	1,519,165 00	14,620 34
Net amount in force.....	<u>\$272,519,159 00</u>	<u>\$3,003,510 00</u>

	Inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$118,500 00	\$3,256 01
Written or renewed during the year.....	20,461,090 00	126,489 40
Total.....	<u>\$20,579,590 00</u>	<u>\$129,745 41</u>
Deduct those expired and marked off as terminated.....	20,216,040 00	113,190 62
In force at the end of the year.....	<u>\$363,550 00</u>	<u>\$16,614 79</u>
Deduct amount re-insured.....	22,000 00	868 58
Net amount in force.....	<u>\$341,550 00</u>	<u>\$15,746 21</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$135,133,051 00	\$1,577,024 22	1-2	\$688,512 11
1878.....	Two years.....	5,227,540 00	33,907 22	1-4	8,476 80
1879.....		2,862,381 00	29,395 82	3-4	22,046 87
1877.....		22,560,061 00	254,925 60	1-6	42,487 60
1878.....	Three years.....	22,198,605 00	236,270 45	1-2	118,135 22
1879.....		22,790,284 00	237,614 45	5-6	198,012 04



Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1876.....	Four years.....	\$3,018,231 00	\$36,940 23	1-8	\$4,617 53
1877.....		2,993,425 00	35,258 56	3-8	13,221 96
1878.....		2,783,255 00	32,333 50	5-8	20,239 70
1879.....		2,558,941 00	29,012 03	7-8	25,385 53
1876.....	Five years.....	8,844,654 00	139,373 46	1-10	13,037 34
1877.....		11,147,909 00	154,617 54	3-10	46,385 26
1878.....		12,100,551 00	157,996 77	1-2	78,098 38
1879.....		10,257,831 00	129,655 29	7-10	90,758 70
1876.....	Perpetual.....	9,997,540 00	127,156 86	9-10	114,441 18
1879.....		42,900 00	978 00	95	929 10
Totals.....		\$272,519,159 00	\$3,003,510 00	.....	\$1,485,685 32

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$82,544,889 99
Total losses paid from organization to date.....	51,030,392 06
Total cash dividends declared since the Company commenced business.....	10,908,368 00
Total dividends declared payable in stock from organization.....	2,805,000 00
Total amount of losses incurred during the year.....	1,255,853 00
Total amount of the Company's stock owned by the directors at par value.....	255,800 00
Total amount loaned to stockholders who are not officers.....	46,000 00

Amount deposited in the various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the United States and Canada securities to the par value of \$100,070.69, and market value of \$104,510.63, to cover liabilities of \$43,256.64.

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$3,775,680 00
Amount of fire premiums received.....	30,706 73
Amount of losses incurred.....	8,252 24
Amount of fire losses paid.....	8,777 31

## AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated February 17, 1853.

Commenced business February 17, 1853.

JOHN A. SHERMAN, *President*.ISAAC MUNSON, *Secretary*.

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$161,957 10
Loans on bond and mortgage (first liens).....	393,102 25

Loans on bond and mortgage upon which more than one year's interest is due (of which \$13,735.84 is in process of foreclosure).....	\$56,675 06
Interest due and unpaid on bond and mortgage loans.....	13,208 45
Interest accrued on bond and mortgage loans.....	5,683 37
Total value of mortgaged premises.....	\$1,239,245 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$214,000 00	\$220,770 00
R. W. & O. R. R. bonds.....	100 00	100 00
Watertown bonds.....	200 00	200 00
Utica, Clinton and Binghamton R. R. bonds.....	1,000 00	1,000 00
Davis Sewing Machine Company bonds.....	8,000 00	8,000 00
Tennessee State bonds.....	2,000 00	660 00
Waterloo bonds.....	21,000 00	21,000 00
Elytown bonds.....	2,700 00	2,700 00
Lake Shore and Michigan Southern R. R. stock.....	10,000 00	10,000 00
Total par and market value.....	\$259,000 00	\$264,430 00

264,430 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Watertown Fire Insurance Co. stock.....	\$41,250 00	\$72,188 00	\$37,182 40
Davis Sewing Machine Co. bonds.....	11,000 00	11,000 00	10,000 00
Northern Insurance Co. stock.....	4,500 00	4,500 00	2,220 00
Northern Insurance Co. Stock.....	1,000 00	1,000 00	3,869 88
Watertown Fire Insurance Co. stock.....	4,000 00	7,000 00	1,000 00
National Union Bank stock.....	1,100 00	1,210 00	3,496 35
Bond and mortgage.....	5,650 00	5,650 00	3,960 00
Tennessee State bonds.....	12,000 00	3,960 00	3,900 00
Union Pacific R. R. bonds.....	1,000 00	1,100 00	
United States bonds.....	500 00	520 00	
Total amounts.....	\$82,000 00	\$108,128 00	\$61,668 58

61,668 58

Cash in the Company's principal office in currency.....	\$1,522 99
Cash belonging to the Company deposited in bank.....	115,165 86

Total amount of cash items.....	116,688 35
Interest due and accrued on stocks owned, not included in market value.....	2,026 34
Interest due and accrued on collateral loans.....	3,756 12
Premiums in due course of collection.....	82,916 25
Bills receivable, not matured, for fire, marine and inland risks.....	25,175 86

Aggregate amount of actual available assets..... \$1,187,287 73

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,134 50
Losses unadjusted, including all reported and supposed losses.....	26,567 00
Losses resisted, including interest, costs and expenses.....	17,900 00

Net amount of all unpaid losses and claims ..... \$49,601 50

Unearned premiums, at 50 per cent. of premiums on fire risks under one year,.....	\$33,800 00
Unearned premiums, pro rata, on fire risks running more than one year.....	668,595 89

Total unearned premiums as computed above.....	702,395 92
Cash dividends remaining unpaid.....	136 50

Total liabilities, except capital and net surplus.....	\$752,133 92
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	235,152 81

Aggregate liabilities, including paid-up capital and net surplus, \$1,187,287 73

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$572,185 00	
Deduct re-insurance, rebate and return premiums.....	34,383 32	
Net cash received for premiums (all fire).....		\$537,801 68
Interest received on bonds and mortgages.....		32,744 25
Interest and dividends received from all other sources.....		20,003 15
Income from all other sources, viz.: rent.....		3,749 61
Aggregate income received during the year, in cash.....		\$594,298 69

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$297,012 99	
Cash dividends actually paid.....	20,132 00	
Paid for commission and brokerage.....	99,316 80	
Salaries and other charges of officers, clerks and employees.....	75,124 08	
Amount paid for State, national and local taxes.....	8,400 00	
All other payments, viz.: stationery, printing, advertising, postage, etc.....	60,809 39	
Aggregate expenditures during the year in cash.....		\$560,795 26

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$184,444,258 00	\$1,313,501 87
Written or renewed during the year.....	85,681,095 00	578,403 51
Total.....	\$270,125,353 00	\$1,891,905 38
Deduct those expired and marked off as terminated.....	83,050,827 00	511,372 71
In force at the end of the year.....	\$187,074,526 00	\$1,380,532 67
Deduct amount re-insured.....	398,444 00	2,957 61
Net amount in force.....	\$186,676,082 00	\$1,377,575 06

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$11,056,276 00	\$67,600 06	1-2	\$33,800 03
1878.....	Two years.....	17,734,152 00	56,996 49	1-4	14,249 12
1879.....	Three years.....	47,881,303 00	365,501 36	1-6	60,916 89
1878.....	Four years.....	53,322,671 00	400,948 83	1-2	200,474 42
1879.....	Five years.....	49,472,172 00	389,028 60	5-6	324,240 50
1876.....					
1877.....					
1878.....					
1879.....					
1875.....					
1876.....		758,690 00	9,416 91	3-10	2,954 07
1877.....		1,676,957 00	22,279 74	1-2	11,139 87
1878.....		1,589,506 00	20,903 70	7-10	14,562 59
1879.....		3,184,350 00	44,569 37	9-10	40,058 43
Totals.....		\$186,676,082 00	\$1,377,575 06		\$702,395 92

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$5,697,757 74
Total losses paid from organization to date.....	2,932,531 80
Total cash dividends declared since the Company commenced business.....	360,000 00
Total dividends declared payable in stock from organization.....	100,000 00
Total amount of losses incurred during the year.....	291,139 55
Total amount of the Company's stock owned by the directors at par value.....	120,700 00
Total amount loaned to officers and directors, and stockholders who are not officers.....	41,990 73

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$4,435,089 00
Amount of fire premiums received.....	32,644 64
Amount of losses incurred .....	11,085 96
Amount of fire losses paid.....	10,260 96

## AMERICAN FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April 30, 1857.

Commenced business May 1, 1857.

JAMES M. HALSTED, *President.*THOMAS L. THORNELL, *Secretary.*

Capital stock authorized, \$400,000.

Capital actually paid in, \$400,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$158,220 00
Interest due and unpaid on bond and mortgage loans .....	350 00
Interest accrued on bond and mortgage loans.....	1,765 09
Value of lands mortgaged.....	\$153,500 00
Buildings (insured for \$170,600).....	226,000 00
Total value of mortgaged premises.....	\$379,500 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$500,000 00	\$526,750 00
Delaware and Hudson Canal Co. registered bonds.....	50,000 00	52,500 00
Delaware and Hudson Canal Co. stock.....	13,300 00	9,842 00
Harlem Gaslight Co. stock .....	45,000 00	22,500 00
Rensselaer and Saratoga R. R. Co. stock.....	40,000 00	45,000 00
National Bank of Commerce stock.....	10,000 00	13,500 00
American Exchange National Bank stock.....	20,000 00	22,600 00
National Bank of the State of New York stock.....	4,000 00	4,600 00
Mercantile Trust Co. stock.....	10,000 00	7,500 00
Total par and market value.....	\$692,300 00	\$704,792 00

704,792 00

*Loans on Stock Collaterals :*

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$3,000 00	\$3,210 00	\$3,000 00
Equitable Life Assurance Society stock.....	2,500 00	3,750 00	2,500 00
Pacific Fire Insurance Co. stock.....	5,000 00	10,100 00	5,500 00
United States bonds.....	10,000 00		
Bank of the State of New York stock.....	10,400 00	23,790 00	20,000 00
American Exchange National Bank stock.....	1,000 00		
Union Pacific R. R. bonds.....	3,000 00	3,450 00	2,600 00
Total amounts.....	\$34,900 00	\$44,300 00	\$36,600 00

\$36,600 00

Cash in Company's principal office in currency.....	\$9,665 65
Cash belonging to the Company deposited in bank.....	48,539 98

Total amount of cash items.....	58,205 63
Interest due and accrued on collateral loans.....	284 79
Premiums in due course of collection.....	12,199 06

Aggregate amount of all actual available assets..... \$972,416 57

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$11,677 32
--	-------------

Net amount of all unpaid losses and claims..... \$11,677 32

Unearned premiums, at 50 per cent. of premiums on fire risks under one year,	\$60,881 33
Unearned premiums, pro rata, on fire risks running more than one year.....	14,225 75

Total unearned premiums as computed above..... 75,107 08

Principal unpaid on scrip ordered to be redeemed..... 3,473 00

Interest due and declared uncalled for..... 2,444 85

Accrued rent..... 1,666 66

Commissions and other charges due and to become due to agents  
and brokers..... 1,697 87

All other demands against the Company, viz.: return premiums..... 62 41

Total liabilities, except capital and net surplus..... \$96,129 19

Joint stock capital paid up in cash..... 400,000 00

Surplus beyond all liabilities..... 476,287 38

Aggregate liabilities, including surplus..... \$972,416 57

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$157,440 22
Deduct re-insurance, rebate and return premiums.....	16,562 11

Net cash received for premiums (all fire)..... \$140,888 11

Interest received on bonds and mortgages..... 10,891 13

Interest and dividends received from all other sources..... 42,489 17

Income from all other sources, viz.: premium exchange..... 1,270 12

Aggregate income received during the year in cash..... \$195,538 53

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$117,741 97
Deduct salvages and re-insurances.....	39,235 68

Net amount paid for losses (all fire)..... \$78,506 29

Cash dividends actually paid..... 42,000 00

Scrip redeemed in cash, and interest paid on scrip..... 4,141 75

Paid for commission and brokerage..... 18,630 67



Salaries and other charges of officers, clerks and other employees.....	\$33,964 06
Amount paid for State, national and local taxes.....	5,927 09
All other payments, viz.: stationery, printing, advertising, postage, rent, etc.....	19,141 16
Aggregate expenditures during the year in cash.....	<u>\$202,311 02</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year.....	\$34,338,845 00	\$125,448 85
Written or renewed during the year.....	50,426,033 00	137,671 57
Total.....	\$84,764,878 00	\$263,120 42
Deduct those expired and marked off as terminated.....	44,458,214 00	105,209 89
In force at the end of the year.....	\$40,306,664 00	\$157,910 53
Deduct amount re-insured.....	2,596,511 00	5,682 56
Net amount in force.....	<u>\$37,348,153 00</u>	<u>\$149,227 97</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$32,696,737 00	\$121,762 67	1-2	\$60,881 33
1878.....	Two years.....	14,000 00	64 39	1-4	16 09
1879.....		46,450 00	273 41	3-4	205 05
1877.....	Three years.....	1,394,750 00	7,310 05	1-6	1,218 34
1878.....		1,172,200 00	5,935 20	1-2	2,967 60
1879.....		1,528,569 00	8,538 89	5-6	7,115 70
1876.....	Four years.....	7,500 00	38 92	1-8	4 86
1877.....		5,000 00	29 18	5-8	18 20
1879.....		3,000 00	31 25	7-8	27 20
1875.....		125,417 00	1,802 20	1-10	180 22
1876.....	Five years.....	67,600 00	574 24	3-10	172 26
1877.....		43,750 00	615 67	1-2	307 83
1878.....		24,500 00	171 13	7-10	119 77
1879.....		218,550 00	2,080 77	9-10	1,872 63
Totals.....		<u>\$37,348,153 00</u>	<u>\$149,227 97</u>	.....	<u>\$75,107 08</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$3,368,460 00
Total losses paid from organization to date.....	973,770 00
Total cash dividends declared since the Company commenced business.....	844,000 00
Total amount of losses incurred during the year.....	124,217 03
Total amount of the Company's stock owned by the directors at par value.....	137,250 00
Total amount loaned to officers and directors.....	20,000 00
Total amount loaned to stockholders who are not officers.....	8,500 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$35,700 00
Amount of fire premiums received.....	234 20

## AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

Incorporated February 1853.

Commenced business February, 1853.

GEORGE T. CRAM, *President*.JAMES NEWMAN, *Secretary*.

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$200,000 00	\$244,000 00	
Missouri State bonds.....	400,000 00	426,000 00	
Total par and market value.....	<u>\$600,000 00</u>	<u>\$670,000 00</u>	
			\$670,000 00
Cash belonging to the Company deposited in bank.....		58,101 43	
Total amount of cash items.....			58,101 43
Premiums in due course of collection.....			53,281 55
Aggregate amount of all actual available assets.....			<u>\$781,382 98</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$21,465 13	
Losses unadjusted, including all reported and supposed losses.....	14,895 00	
Losses reslated, including interest, costs and expenses.....	3,000 00	
Total.....	<u>39,360 13</u>	
Deduct re-insurance thereon.....	1,659 65	
Net amount of all unpaid losses and claims.....		\$37,700 48
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$136,152 91	
Unearned premiums, pro rata, on fire risks running more than one year.....	67,482 24	
Total unearned premiums as computed above.....		203,635 15
Cash dividends unpaid .....		1,465 75
Commissions and other charges due and to become due to agents and brokers.....		7,992 23
Total liabilities, except capital and net surplus.....		<u>\$250,793 61</u>
Joint stock capital paid up in cash.....		300,000 00
Surplus beyond all liabilities.....		230,589 37
Aggregate liabilities, including paid-up capital and net surplus,		<u>\$781,382 98</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$407,212 99	
Deduct re-insurance, rebate and return premiums.....	61,873 48	
Net cash received for premiums (all fire).....		\$345,339 51
Interest and dividends received from all other sources. ....		38,365 06
Income from all other sources.....		563 53
Aggregate income received during the year in cash.....		<u>\$384,268 10</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine (1864).
Gross amount paid for losses.....	\$219,162 00	\$42,335 26
Deduct salvages and re-insurances.....	16,284 62	.....
Net amount paid for losses.....	<u>\$202,877 38</u>	<u>\$42,335 26</u>
Cash dividends actually paid.....		\$245,212 74
Paid for commission and brokerage.....		41,700 00
Salaries and other charges of officers, clerks and other employees...		57,135 10
Amount paid for State, national and local taxes.....		32,124 98
All other payments, viz.: stationery, printing, advertising, postage, rent, etc.....		8,847 47
Aggregate expenditures during the year in cash.....		<u>32,991 86</u>
		<u>\$418,012 15</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$27,482,112 00	\$374,747 13
Written or renewed during the year.....	29,332,396 00	420,831 64
Total.....	\$57,314,508 00	795,578 77
Deduct those expired and marked off as terminated.....	29,232,335 00	365,109 76
In force at the end of the year.....	\$28,082,173 00	\$430,469 01
Deduct amount re-insured.....	1,645,049 00	27,122 78
Net amount in force.....	<u>\$26,437,124 00</u>	<u>\$403,346 23</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$17,866,479 00	\$272,305 82	1-2	\$136,152 91
1878.....		25,281 00	280 36	1-4	70 09
1879.....	Two years.....	24,654 00	4 65	3-4	3 48
1877.....		1,311,846 00	17,982 51	1-6	2,997 08
1878.....	Three years.....	1,494,254 00	20,485 81	1-2	10,242 65
1879.....		1,527,406 00	20,984 93	5-6	17,487 44
1876.....		17,400 00	308 00	1-3	37 87
1877.....	Four years.....	35,000 00	216 50	3-8	81 09
1878.....		.....	.....	5-8	.....
1879.....		4,600 00	111 10	7-8	97 20
1875.....		689,774 00	12,868 57	1-10	1,286 85
1876.....		683,245 00	12,913 10	3-10	3,873 93
1877.....	Five years.....	854,270 00	15,178 56	1-2	7,589 28
1878.....		967,266 00	15,127 61	7-10	10,589 32
1879.....		934,849 00	14,584 41	9-10	13,125 96
Totals.....		<u>\$26,437,124 00</u>	<u>\$403,346 23</u>	.....	<u>\$203,635 15</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$5,416,553 54
Total losses paid from organization to date.....	3,038,977 13
Total cash dividends declared since the Company commenced business.....	236,537 70
Total dividends declared payable in stock from organization.....	81,250 00
Total amount of losses incurred during the year.....	216,553 96
Total amount of the Company's stock owned by the directors at par value.....	50,750 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$110,486 00
Amount of fire premiums received.....	1,132 75
Amount of losses incurred.....	239 50
Amount of fire losses paid.....	992 48

## AMERICAN EXCHANGE FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated February 28, 1859.

Commenced business March 1, 1859.

HENRY BUTLER, *President.*WILLIAM RAYNOR, *Secretary.*

Capital stock authorized, \$2,000,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$20,500 00
Loans on bond and mortgage (first liens).....	9,300 00
Interest accrued on bond and mortgage loans.....	217 00
Value of lands mortgaged.....	\$8,000 00
Buildings (insured for \$10,000).....	13,000 00
	<u>\$21,000 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$148,000 00	\$155,375 00
American Exchange Bank stock.....	22,700 00	25,878 00
Fourth National Bank stock.....	10,000 00	10,500 00
Central National Bank stock.....	5,000 00	5,375 00
Lake Shore and Michigan Southern R. R. Co. stock.....	20,000 00	20,050 00
Michigan Central R. R. Co. stock.....	10,000 00	9,000 00
Total par and market value.....	\$215,700 00	\$226,178 00

\$226,178 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Erie R. R. bonds.....	\$2,000 00	.....	
Central Park and C. R. R. bonds.....	6,500 00	.....	
Firemen's Trust Insurance Co. stock.....	4,500 00	.....	\$19,100 00
Williamsburg Gas Co. stock.....	5,000 00	.....	
Williamsburg Gas scrip.....	1,000 00	.....	
New York and N. H. R. R. Co. scrip.....	4,900 00	.....	
Central National Bank stock.....	5,200 00	.....	3,750 00
Chicago and C. Southern R. R. Co. stock.....	10,000 00	.....	2,000 00
Total amounts.....	\$39,100 00	.....	\$24,850 00

Cash in the Company's principal office, in currency.....	\$55 82	\$24,850 00
Cash belonging to the Company deposited in bank.....	3,988 43	
Total amount of cash items.....		3,994 25
Interest due and accrued on stocks owned, not included in market value.....		400 00
Interest due and accrued on collateral loans.....		495 44
Premiums in due course of collection.....		3,893 04
All other property, viz.: rents due and accrued.....		12 50
Aggregate amount of all actual available assets.....		\$289,840 23

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$10,335 00	
Total.....	\$10,335 00	
Deduct re-insurance thereon.....	5,501 25	
Net amount of all unpaid losses and claims.....		\$4,833 75
Unearned premiums, at 50 per cent. of premiums on fire risks under one year...	\$17,468 38	
Unearned premiums, pro rata, on fire risks running more than one year.....	2,052 24	
Unearned premiums, at 50 per cent. on inland navigation risks.....	980 79	
Total unearned premiums as computed above.....		20,501 41
Cash dividends to stockholders unpaid.....		825 00
Salaries and other miscellaneous expenses due and accrued.....		458 33
Commissions and other charges due and to become due to agents and brokers.....		676 03
Total liabilities, except capital and net surplus.....		27,294 52
Joint stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		62,545 71
Aggregate liabilities, including paid-up capital and net surplus,		\$289,840 23

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$46,695 40	\$3,516 34
Deduct re-insurance, rebate and return premiums.....	7,120 71	1,554 75
Net cash received for premiums.....	\$39,574 69	\$1,961 59
Interest received on bonds and mortgages.....		41,536 28
Interest and dividends received from all other sources.....		651 00
Income from all other sources, viz.: rent.....		16,017 97
		81 25
Aggregate income received during the year in cash.....		\$58,286 50



## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$11,556 53	\$1,515 23	
Deduct salvages and re-insurances.....	510 75		
Net amount paid for losses.....	\$11,045 78	\$1,515 23	
Cash dividends actually paid.....			\$12,561 01
Paid for commission and brokerage.....			20,007 50
Salaries and other charges of officers, clerks and other employees....			3,509 35
Amount paid for State, national and local taxes.....			15,900 00
All other payments, viz.: stationery, printing, advertising, postage, etc.....			2,568 27
			7,823 86
Aggregate expenditures during the year in cash.....			\$62,369 99

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$10,169,894 00	\$33,973 84
Written or renewed during the year.....	11,219,596 00	46,638 92
Total.....	\$21,389,490 00	\$80,612 75
Deduct those expired and marked off as terminated.....	11,346,371 00	40,175 73
In force at the end of the year.....	\$10,043,119 00	\$40,437 03
Deduct amount re-insured.....	408,183 00	2,344 72
Net amount in force.....	\$9,634,936 00	\$38,092 31

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$98,250 00	\$2,378 50
Written or renewed during the year.....	110,250 00	3,516 34
Total.....	\$208,500 00	\$6,394 84
Deduct those expired and marked off as terminated.....	139,250 00	4,433 25
In force at the end of the year.....	\$66,250 00	\$1,961 59

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$8,939,453 00	\$33,794 14	1-2	\$16,897 07
1878.....		5,000 00	60 41	1-4	15 10
1879.....	Two years.....			3-4	
1877.....		112,450 00	738 45	1-6	123 07
1878.....	Three years.....	202,000 00	1,142 62	1-2	571 31
1879.....		313,550 00	1,779 84	6-6	1,483 20
1876.....				1-8	
1877.....	Four years.....			3-8	
1878.....				5-8	
1879.....				7-8	
1875.....		15,300 00	140 65	1-10	42 19
1877.....	Five years.....			3-10	
1878.....		3,000 00	19 50	7-10	13 65
1879.....		44,183 00	416 70	9-10	375 03
Totals.....		\$9,634,936 00	\$38,092 31		\$19,520 62

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,350,188 00
Total losses paid from organization to date.....	520,469 00
Total cash dividends declared since the Company commenced business.....	285,000 00
Total amount of losses incurred during the year.....	13,880 00
Total amount of the Company's stock owned by the directors at par value.....	60,700 00
Total amount loaned to officers and directors.....	22,850 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$20,480 00
Amount of fire premiums received.....	115 90

## BUCKS COUNTY CONTRIBUTIONSHIP INSURANCE COMPANY.

MORRISVILLE, PA.

Incorporated 1811.

Commenced business 1811.

JOHN S. COMFORT, *President.*

WM. S. MULL, *Secretary.*

### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$109,495 00
Loans on bond and mortgage upon which more than one year's interest is due.....	9,000 00
Interest due and unpaid on bond and mortgage loans .....	660 00

### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Pennsylvania Railroad Co. stock.....	\$25,350 00	\$25,350 00
Philadelphia and Reading Railroad Co. stock.....	5,000 00	3,500 00
Philadelphia and Trenton Railroad Co. stock.....	5,000 00	7,500 00
United Railroad of New Jersey stock.....	5,000 00	7,500 00
Lehigh Valley Railroad Co. stock.....	6,000 00	6,240 00
Commercial Bank stock, Philadelphia.....	1,250 00	1,500 00
Mechanics' National Bank stock, Trenton.....	5,000 00	6,500 00
First National Bank stock, Trenton.....	5,000 00	6,500 00
United States bonds.....	4,500 00	4,695 00
Trenton City bonds.....	5,000 00	5,250 00
Delaware and Raritan Canal Co. bonds.....	4,200 00	4,200 00
Total par and market value.....	\$71,800 00	\$78,735 00

78,735 00

### *Loans on Stock Collaterals.*

Temporary loans secured .....	\$15,150 00
Cash belonging to the Company deposited in Bank.....	\$3,130 16
Total amount of cash items.....	3,130 16
Aggregate amount of all actual available assets.....	\$215,510 16

## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.... \$ 604 31  
 Unearned premiums, pro rata, on members' policies running more than one year. 58,208 83

Total unearned premiums as computed above.....	\$58,813 14
Total liabilities, except net surplus.....	\$58,813 14
Surplus beyond all liabilities.....	156,697 02
Aggregate liabilities, including net surplus.....	\$215,510 16

## III. INCOME DURING THE YEAR.

Net cash received from premiums (all fire).....	\$2,316 03
Interest received on bonds and mortgages, and interest and dividends received from all other sources.....	10,899 25
Aggregate income received during the year in cash.....	\$13,215 28

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$729 90
Cash dividends actually paid to members.....	2,151 95
Cash refunded to members on discontinued policies.....	559 99
Salaries and other charges of officers, clerks and other employees....	749 71
Amount paid for State, national and local taxes.....	654 53
All other payments, viz.: stationery, printing, advertising, postage, etc.....	208 79
Aggregate expenditures during the year in cash.....	\$5,164 87

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,171,979	\$63,529 40
Written or renewed during the year.....	320,470	6,741 69
Total.....	\$2,492,449	\$70,271 09
Deduct those expired and marked off as terminated.....	291,290	6,015 60
In force at the end of the year.....	\$2,201,159	\$64,255 49

*General Interrogatories.*

Total losses paid from 1860 to date.....	\$29,478 20
Total cash dividends declared since the Company commenced business.....	4,129 16
Total amount of losses incurred during the year.....	729 90
Total amount loaned to officers and directors.....	4,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$215,245 00
Amount of fire premiums received.....	1,378 92
Amount of losses incurred.....	729 90
Amount of fire losses paid.....	729 90

## CITIZENS' INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April, 1836.

Commenced business April, 1837.

JAMES M. McLEAN, *President.*EDWARD A. WALTON, *Secretary.*

Capital stock authorized, \$2,500,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$145,000 00
Loans on bond and mortgage (first liens).....	139,500 00
Interest due and unpaid on bond and mortgage loans.....	1,027 50
Interest accrued on bond and mortgage loans.....	760 83
Value of lands mortgaged.....	\$300,500 00
Buildings (insured for \$112,250).....	213,500 00
Total value of mortgaged premises.....	\$514,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$450,000 00	\$470,625 00
Virginia State bonds.....	10,000 00	925 00
Lake Shore and Michigan Southern R. R. bonds.....	50,000 00	59,000 00
Union Trust Company stock.....	10,000 00	15,000 00
National Citizens' Bank stock.....	24,500 00	24,500 00
Total par and market value.....	\$544,500 00	\$570,050 00

570,050 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Manhattan Life Insurance Co. stock.....	\$1,000 00	\$3,500 00	\$1,500 00
National Citizens' Bank stock.....	1,250 00	1,250 00	1,000 00
National Butchers' and Drovers' Bank stock.....	1,050 00	1,092 00	900 00
Third Avenue R. E. Co. stock.....	1,700 00	2,040 00	1,500 00
New Jersey Central R. R. Co. certificates.....	4,000 00	4,400 00	3,250 00
United States bonds.....	6,000 00	6,195 00	2,300 00
Union Trust Company, stock.....	6,000 00	9,000 00	6,000 00
New Jersey Steamboat Company bonds.....	10,000 00	10,000 00	7,500 00
Total amounts.....	\$31,000 00	\$37,477 00	\$23,950 00

23,950 00

Cash in the Company's principal office in currency.....	\$21,833 06
Cash belonging to the Company deposited in bank.....	26,787 51

Total amount of cash items.....	48,625 57
Interest due and accrued on stocks owned, not included in market value.....	735 00
Interest due and accrued on collateral loans.....	63 49
Premiums in due course of collection.....	15,732 60
All other property, viz.: rents due and accrued.....	533 20

Aggregate amount of all actual available assets..... \$945,978 19

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$20,650 00	
Total.....	\$20,650 00	
Deduct re-insurance thereon.....	1,500 00	
Net amount of all unpaid losses and claims. ....		\$19,150 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, \$105,462 93		
Unearned premiums, pro rata, on fire risks running more than one year.....	34,069 88	
Total unearned premiums as computed above.....		135,268 81
Cash dividends unpaid to stockholders.....		267 90
Salaries and other miscellaneous expenses due and accrued.....		1,783 00
Commissions and other charges due and to become due to agents and brokers.....		2,579 09
All other demands against the Company, viz.: return premiums...		350 00
Total liabilities, except capital and net surplus.....		\$159,398 80
Joint stock capital paid up in cash.....		300,000 00
Surplus beyond all liabilities.....		486,579 39
Aggregate liabilities, including paid-up capital and net surplus,		<u>\$945,978 19</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$254,645 61	
Deduct re-insurance, rebate and return premiums.....	26,310 76	
Net cash received for premiums (all fire).....		\$228,334 85
Interest received on bonds and mortgages.....		9,617 00
Interest and dividends received from all other sources.....		31,167 97
Income from all other sources.....		5,477 08
Aggregate income received during the year in cash.....		<u>\$274,596 90</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$112,456 69	
Deduct salvages and re-insurances.....	9,903 49	
Net amount paid for losses (all fire).....		\$102,552 60
Cash dividends actually paid.....		70,496 50
Paid for commission and brokerage.....		28,095 21
Salaries and other charges of officers, clerks and other employees....		52,819 88
Amount paid for State, national and local taxes.....		11,599 82
All other payments, viz.: stationery, printing, advertising, postage, etc.....		20,607 88
Aggregate expenditures during the year in cash.....		<u>\$286,171 89</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$43,677,828	\$245,597 84
Written or renewed during the year.....	50,555,275	262,132 50
Total.....	\$94,233,103	\$507,720 34
Deduct those expired and marked off as terminated.....	47,567,896	232,861 52
In force at the end of the year.....	\$46,665,207	\$274,858 82
Deduct amount re-insured.....	1,462,811	8,528 00
Net amount in force.....	<u>\$45,212,396</u>	<u>\$266,330 82</u>



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$39,057,470	\$210,925 86	1-2	\$105,462 93
1878.....	Two years.....	60,450	263 63	1-4	65 91
1879.....		92,158	690 22	3-4	517 66
1877.....	Three years.....	1,318,309	9,518 96	1-6	1,586 49
1878.....		1,637,244	11,388 61	1-3	5,684 30
1879.....		1,924,989	14,079 91	5-6	11,733 28
1876.....		30,500	245 75	1-8	30 72
1877.....	Four years.....	33,500	17 25	3-8	6 47
1878.....		4,500	12 00	5-8	7 50
1879.....		4,600	42 32	7-8	37 01
1875.....		397,612	5,205 28	1-10	520 53
1876.....	Five years.....	497,033	5,706 18	3-10	1,711 85
1877.....		421,495	4,642 05	1-2	2,321 08
1878.....		542,142	5,397 80	7-10	3,778 46
1879.....		643,205	6,742 99	9-10	6,068 69
Totals.....		\$46,665,207	\$274,858 82	.....	\$139,532 81

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$5,822,427 16
Total losses paid from organization to date.....	2,531,741 61
Total cash dividends declared since the Company commenced business.....	1,438,000 00
Total amount of losses incurred during the year.....	104,874 45
Total amount of the Company's stock owned by the directors at par value.....	69,760 00
Total amount loaned to directors.....	16,000 00
Total amount loaned to stockholders who are not officers.....	16,900 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$828,118 88
Amount of fire premiums received.....	3,858 10
Amount of losses incurred.....	420 81
Amount of fire losses paid.....	424 31

## CITY INSURANCE COMPANY.

PITTSBURGH, PA.

Incorporated April 9, 1870.

Commenced business December 15, 1870.

ROBT. J. ANDERSON, *President.*JOHN R. GLONINGER, *Secretary.*

Capital stock authorized, \$100,000.

Capital actually paid in, \$100,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$49,000 00
Loans on bond and mortgage (first liens).....	73,608 57
Loans on bond and mortgage upon which more than one year's interest is due.....	7,811 00
Interest due and unpaid on bond and mortgage loans.....	3,126 93
Interest accrued on bond and mortgage loans.....	1,076 15
Value of lands mortgaged.....	\$154,100 00
Buildings.....	79,900 00
Total value of mortgaged premises.....	<u>\$234,000 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
City Savings Bank stock.....	\$1,000 00	\$500 00
Youghiogheny Coal Hollow Coal Co. stock.....	2,500 00	1,000 00
Delaware Mutual Safety Insurance Co. scrip.....	120 00	120 00
Total par and market value.....	<u>\$3,620 00</u>	<u>\$1,720 00</u>
		1,720 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Keystone Bank stock.....	\$4,100 00	\$2,050 00 }	\$2,568 00
Central Bank stock.....	1,000 00	900 00 }	
Union Insurance Co. stock.....	1,000 00	800 00 }	1,050 00
Allegheny Insurance Co. stock.....	500 00	500 00 }	
United States bonds.....	500 00	520 00	500 00
German Insurance Co. stock.....	500 00	600 00 }	400 00
American Insurance Co. stock.....	1,000 00	800 00 }	700 00
Bank of Pittsburgh stock.....	900 00	1,080 00 }	
Farmers' and Mechanics' National Bank stock....	1,000 00	1,000 00 }	1,200 00
City Savings Bank stock.....	1,000 00	600 00 }	
Allegheny Insurance Co. stock.....	250 00	250 00	225 00
Total amounts.....	<u>\$11,750 00</u>	<u>\$9,160 00</u>	<u>\$6,643 00</u>
Cash in the Company's principal office in currency.....			\$956 19
Cash belonging to the Company deposited in bank.....			10,668 29
Total amount of cash items.....			11,624 48
Interest due and accrued on collateral loans .....			133 70
Premiums in due course of collection.....			7,847 49
Bills receivable, not matured, for fire, marine and inland risks.....			4,007 39
Cargo and hull premiums not closed by note.....			1,538 84
All other property, viz.: rents due and accrued.....			292 83
Aggregate amount of all actual available assets.....			<u>\$168,430 08</u>

*Items Not Admitted as Assets.*

Company's own stock.....	\$500 00
Office furniture and safes.....	798 37
Total.....	<u>\$1,298 37</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,128 80
Losses unadjusted, including all reported and supposed losses.....	1,350 00
Losses resisted, including interest, costs and expenses.....	1,250 00
Net amount of all unpaid losses and claims.....	<u>\$4,728 80</u>

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$16,343 16
Unearned premiums, pro rata, on fire risks running more than one year.....	10,620 26
Unearned premiums, at 100 per cent. on inland navigation risks.....	4,697 22

Total unearned premiums as computed above.....	\$31,660 64
Salaries and other miscellaneous expenses due and accrued.....	300 00
All other demands against the company, viz.: taxes and assessments,	559 28

Total liabilities, except capital and net surplus.....	\$37,248 72
Joint stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.....	31,181 36

Aggregate liabilities, including paid-up capital and net surplus..	\$168,430 08
--	--------------

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$47,465 43	\$8,609 46
Deduct re-insurance, rebate and return premiums.....	7,192 97	540 23
Net cash received for premiums.....	\$40,272 46	\$8,069 23

Interest received on bonds and mortgages, and interest and dividends received from all other sources.....	\$48,341 69
Income from all other sources, viz.: rent.....	7,311 11
	2,201 11

Aggregate income received during the year in cash.....	\$57,853 91
--	-------------

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses.....	\$29,347 80	\$523 86
Deduct salvages and re-insurances.....	1,710 35	.....
Net amount paid for losses.....	\$27,637 45	\$523 86

Cash dividends actually paid.....	\$28,161 31
Paid for commission and brokerage.....	7,000 00
Salaries and other charges of officers, clerks and other employees...	6,301 61
Amount paid for State, national and local taxes .....	7,535 60
All other payments, viz.: stationery, printing, advertising, postage, adjustment and legal expenses.....	2,388 24
	823 74

Aggregate expenditures during the year in cash.....	\$52,210 50
---	-------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$4,559,056	\$56,083 59
Written or renewed during the year.....	3,780,020	47,465 43
Total.....	\$8,339,076	\$103,549 02
Deduct those expired and marked off as terminated.....	3,651,986	46,090 77
In force at the end of the year.....	\$4,687,090	\$57,458 25
Deduct amount re-insured.....	328,018	3,302 67
Net amount in force.....	\$4,359,072	\$54,155 58

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$37,500	\$2,732 50
Written or renewed during the year.....	593,760	8,609 46
Total.....	\$631,260	\$11,341 96
Deduct those expired and marked off as terminated.....	563,204	6,219 74
In force at the end of the year.....	\$68,256	\$5,122 22
Deduct amount re-insured.....	8,000	425 00
Net amount in force.....	\$60,256	\$4,697 22

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$2,654,370	\$32,686 32	1-2	\$16,343 17
1877.....	Three years.....	628,091	7,515 53	1-6	1,252 58
1878.....		539,535	6,781 30	1-2	3,390 65
1879.....		537,076	7,172 43	5-6	5,977 02
Totals.....		\$4,359,072	\$54,155 58	.....	\$26,663 42

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$495,259 76
Total losses paid from organization to date.....	219,140 50
Total cash dividends declared since the Company commenced business.....	44,000 00
Total dividends declared payable in stock from organization.....	50,000 00
Total amount of losses incurred during the year.....	25,538 67
Total amount of the Company's stock owned by the directors at par value.....	17,500 00
Total amount loaned to officers and directors.....	10,775 00
Total amount loaned to stockholders who are not officers.....	11,050 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$253,515 00
Amount of fire premiums received.....	4,142 95
Amount of losses incurred.....	5,661 58
Amount of fire losses paid.....	7,911 58

## CLINTON FIRE INSURANCE COMPANY.

### NEW YORK CITY.

Incorporated July 11, 1850.

Commenced business July 11, 1850.

JAMES B. AMES, *President.*

G. T. PATTERSON, JR., *Secretary.*

Capital stock authorized, \$250,000.

Capital actually paid in, \$250,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$28,400 00
Interest due and accrued on bond and mortgage loans.....	70 00
Interest accrued on bond and mortgage loans.....	329 14
Value of lands mortgaged.....	\$48,000 00
Buildings (insured for \$23,600).....	32,000 00
Total value of mortgaged premises.....	\$80,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$277,000 00	\$301,715 00
Delaware and Hudson Canal Co. bonds, 1884.....	30,000 00	31,200 00
Delaware and Hudson Canal Co. bonds, 1894.....	10,000 00	10,900 00
New Jersey Central R. R. bond, (Adjustment).....	1,000 00	1,060 00
New Jersey Central Income bond.....	1,000 00	850 00
New York Central R. R. Co. stock.....	30,000 00	39,000 00
New Jersey Central R. R. Co. stock.....	9,000 00	7,290 00
American Exchange National Bank stock.....	10,000 00	11,400 00
Merchants' National Bank stock.....	2,850 00	3,163 50
Total par and market value.....	\$370,850 00	\$406,578 50

406,578 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Grocers' Bank stock.....	\$1,400 00	\$700 00	\$600 00
Total amounts.....	\$1,400 00	\$700 00	\$600 00

600 00

Cash in the Company's principal office in currency.....	\$1,472 65
Cash belonging to the Company deposited in bank.....	487 59

Total amount of cash items.....	1,960 24
Interest due and accrued on stocks owned, not included in market value.....	775 00
Interest due and accrued on collateral loans.....	22 10
Premiums in due course of collection.....	16,843 31

Aggregate amount of all actual available assets.....	\$455,578 29
--	--------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,975 00
Losses unadjusted, including all reported and supposed losses.....	4,400 00
Losses resisted, including interest, costs and expenses.....	3,000 00

Net amount of all unpaid losses and claims.....	\$12,375 00
---	-------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$42,173 45
Unearned premiums, pro rata, on fire risks running more than one year.....	16,132 38

Total unearned premiums as computed above.....	58,305 83
Salaries and other miscellaneous expenses due and accrued.....	1,397 75
Commissions and other charges due and to become due to agents and brokers.....	2,947 57
All other demands against the Company.....	296 62

Total liabilities, except capital and net surplus.....	75,322 77
Joint stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	130,255 52

Aggregate liabilities, including paid-up capital and net surplus.....	\$455,578 29
---	--------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$123,777 96
Deduct re-insurance, rebate and return premiums.....	10,203 47



Net cash received for premiums (all fire) .....	\$113,574 49
Interest received on bonds and mortgages.....	1,614 85
Interest and dividends received from all other sources.....	18,854 50
Aggregate income received during the year in cash.....	\$134,043 84

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$65,381 57
Deduct salvages and re-insurances.....	6,423 91
Net amount paid for losses (all fire).....	\$58,957 66
Cash dividends actually paid.....	27,500 00
Paid for commission and brokerage.....	19,441 22
Salaries and other charges of officers, clerks and other employees....	20,099 90
Amount paid for State, national and local taxes....	4,754 57
All other payments, viz.: stationery, printing, advertising, postage, rent and agency expenses.....	17,920 52
Aggregate expenditures during the year in cash.....	\$148,673 87

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$17,696,734	\$83,901 48
Written or renewed during the year.....	21,780,360	189,672 99
Total.....	\$39,477,094	\$223,574 47
Deduct those expired and marked off as terminated.....	18,705,744	106,884 77
In force at the end of the year.....	\$20,771,350	\$116,689 70
Deduct amount re-insured.....	732,725	5,199 83
Net amount in force.....	\$20,038,625	\$111,489 87

*Recapitulation of Fire Risks and Premiums.*

Year	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
Written.....					
1870.....	One year or less.....	\$15,942,218	\$84,346 90	1-3	\$42,173 45
1878.....	Two years.....	59,233	258 40	1-4	64 60
1879.....				3-4	
1877.....	Three years.....	312,580	2,805 18	1-6	467 53
1878.....		762,750	3,972 32	1-2	1,986 16
1879.....		1,503,989	9,575 56	5-6	7,976 13
1876.....	Four years.....			1-8	
1877.....				3-8	
1878.....		3,000	25 00	5-8	9 56
1879.....	Five years.....	5,000	109 38	7-8	96 71
1875.....		162,550	1,513 70	1-10	151 37
1876.....		163,950	1,528 23	3-10	437 47
1877.....		406,250	2,912 34	1-2	1,456 17
1878.....		421,050	2,518 38	7-10	1,762 87
1879.....		292,655	1,923 98	9-10	1,704 81
Totals.....		\$20,038,625	\$111,459 87	.....	\$58,305 83

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,459,422 50
Total losses paid from organization to date.....	953,979 96
Total cash dividends declared since the Company commenced business.....	935,000 00
Total amount of losses incurred during the year.....	64,548 76
Total amount of the Company's stock owned by the directors at par value.....	82,900 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$539,932 00
Amount of fire premiums received.....	2,385 96
Amount of losses incurred.....	497 81
Amount of fire losses paid.....	497 81

## COMMERCIAL FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated May 15, 1850.

Commenced business May 15, 1850.

M. V. B. FOWLER, *President*.DAVID QUACKENBUSH, *Secretary*.

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$68,450 00
Loans on bond and mortgage upon which more than one year's interest is due.....	1,000 00
Interest due and unpaid on bond and mortgage loans.....	490 00
Interest accrued on bond and mortgage loans.....	385 84
Value of lands mortgaged.....	\$72,500 00
Buildings (insured for \$66,100).....	107,500 00
Total value of mortgaged premises.....	\$180,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$255,600 00	\$294,155 50
Brooklyn Corporation bonds.....	33,000 00	38,180 00
Long Island City Water bonds.....	10,000 00	10,300 00
Flushing City Water bonds.....	12,000 00	12,500 00
Elizabeth City Water bonds.....	20,000 00	10,000 00
New York Corporation Assessment bonds.....	1,000 00	1,150 00
Total par and market value.....	\$331,600 00	\$366,385 50

366,385 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Tradesmen's Insurance Co. stock.....	\$500 00	\$500 00	\$350 00
Merchants' Exchange Bank stock.....	8,000 00	5,600 00	4,000 00
Total amounts.....	\$8,500 00	\$6,100 00	\$4,350 00

4,350 00

Cash in the Company's principal office in currency.....	\$13,803 63
Cash belonging to the Company deposited in bank.....	20,701 48

Total amount of cash items.....	34,505 11
Interest due and accrued on stocks owned, not included in market value.....	2,566 66
Interest due and accrued on collateral loans.....	25 37
Premiums in due course of collection.....	34,486 81
Bills receivable, not matured, for fire, marine and inland risks.....	899 10

Aggregate amount of all actual available assets..... \$513,544 39

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,000 00	
Losses unadjusted, including all reported and supposed losses.....	23,360 46	
Losses resisted, including interest, costs and expenses.....	1,600 00	
Net amount of all unpaid losses and claims.....		\$26,960 46
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$126,181 56	
Unearned premiums, pro rata, on fire risks running more than one year.....	30,207 33	
Unearned premiums, at 50 per cent. on inland navigation risks.....	7,163 61	
Total unearned premiums as computed above.....		163,552 50
Cash dividend to stockholders unpaid .....		65 00
Salaries and other miscellaneous expenses due and accrued.....		1,611 79
Commissions and other charges due and to become due to agents and brokers.....		8,621 70
All other demands against the Company.....		331 64
Total liabilities, except capital and net surplus.....		\$201,143 09
Joint stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		112,401 30
Aggregate liabilities, including paid-up capital and net surplus,		\$513,544 39

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$295,765 83	\$25,935 00
Deduct re-insurance, rebate and return premiums.....	14,038 47	164 13
Net cash received for premiums.....	\$281,727 36	\$25,770 87
		\$307,498 23
Interest received on bonds and mortgages.....		4,502 75
Interest and dividends received from all other sources.....		18,737 26
Income from all other sources.....		257 64
Aggregate income received during the year in cash.....		\$330,995 88

## IV. EXPENDITURES DURING THE YEAR.

	Fire	Marine and inland
Gross amount paid for losses .....	\$171,208 72	\$13,755 88
Deduct salvages and re-insurances .....	3,241 30	.....
Net amount paid for losses.....	\$167,967 36	\$13,755 88
		\$181,723 24
Cash dividends actually paid.....		20,089 00
Paid for commissions and brokerage .....		68,140 04
Salaries and other charges of officers, clerks and other employees.....		22,152 68
Amount paid for State, national and local taxes.....		6,275 14
All other payments, viz.: stationery, printing, advertising, postage, etc.....		23,502 21
Aggregate expenditures during the year, in cash.....		\$321,882 31

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$34,848,028	\$228,953 22
Written or renewed during the year .....	38,644,393	287,328 29
Total.....	\$73,392,421	\$516,281 51
Deduct those expired and marked off as terminated .....	35,728,311	208,000 50
In force at the end of the year.....	\$37,664,110	\$313,281 01
Deduct amount re-insured.....	257,587	1,706 85
Net amount in force.....	\$37,406,523	\$311,574 16

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$324,189	\$9,127 76
Written or renewed during the year.....	2,624,135	25,935 00
Total.....	\$3,140,117	\$35,061 76
Deduct those expired and marked off as terminated.....	2,624,135	20,733 99
In force at the end of the year.....	\$515,982	\$14,327 77

*Recapitulation of Fire Risks and Premiums.*

Year Written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$31,155,167	\$252,363 13	1-2	\$126,181 56
1878.....	Two years.....	57,350	929 42	1-4	232 36
1879.....	Three years.....	43,962	532 31	3-4	399 24
1877.....	Four years.....	1,321,118	12,455 16	1-6	2,075 86
1878.....	Five years.....	1,518,068	12,590 84	1-2	5,290 42
1879.....	Six years.....	1,976,774	17,118 40	5-8	14,265 33
1876.....	Seven years.....	49,100	541 69	1-8	67 71
1877.....	Eight years.....	52,569	535 89	3-8	200 96
1878.....	Nine years.....	17,450	164 85	5-8	103 03
1879.....	Ten years.....	27,450	268 75	7-8	235 16
1876.....	Eleven years.....	236,654	3,292 55	1-10	329 25
1877.....	Twelve years.....	329,650	3,845 60	3-10	1,153 58
1878.....	Thirteen years.....	232,600	2,537 13	1-2	1,268 56
1879.....	Fourteen years.....	158,530	1,816 30	7-10	1,271 41
1876.....	Fifteen years.....	227,550	2,492 14	9-10	2,242 93
1878.....	Sixteen years.....	2,000	100 00	.....	71 43
Totals.....		\$37,406,523	\$311,574 16	.....	\$156,388 89

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$3,878,019 75
Total losses paid from organization to date .....	2,102,317 30
Total cash dividends declared since the company commenced business.....	796,000 00
Total amount of losses incurred during the year.....	181,085 24
Total amount of the Company's stock owned by the directors at par value.....	85,950 00
Total amount loaned to officers and directors.....	4,000 00
Total amount loaned to stockholders who are not officers.....	4,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,229,922 40
Amount of fire premiums received.....	10,034 72
Amount of losses incurred.....	5,830 90
Amount of fire losses paid.....	4,130 90

## CONNECTICUT FIRE INSURANCE COMPANY.

## HARTFORD, CONN.

Incorporated June, 1850.

Commenced business July, 1850.

M. BENNETT, Jr., *President*.CHARLES R. BURT, *Secretary*.

Capital stock authorized, \$1,000,000.

Capital actually paid in, \$1,000,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....		\$145,600 00
Value of lands mortgaged.....	\$176,000 00	
Buildings (insured for \$159,500).....	185,000 00	
Total value of mortgaged premises.....	<u>\$361,000 00</u>	

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds, registered.....	\$250,000 00	\$260,000 00
United States bonds, coupon.....	170,000 00	176,800 00
United States consols, 4 per cents registered.....	50,000 00	51,500 00
State of Connecticut bonds.....	16,000 00	16,800 00
City of New Britain (water loan) bonds.....	15,000 00	16,200 00
City of Hartford bonds.....	16,000 00	17,280 00
City of Columbus, Ohio, bonds.....	5,000 00	5,000 00
City of Middletown, Conn., 7 per cent. bonds.....	10,000 00	10,600 00
City of Middletown, Conn., 6 per cent. bonds.....	10,000 00	10,300 00
City of Newark, Ohio, bonds.....	4,500 00	4,500 00
Toledo Board of Education bonds.....	10,000 00	10,800 00
City of Erie consolidated bonds.....	10,000 00	10,300 00
Michigan Central R. R. Co. bonds.....	20,000 00	23,600 00
Chicago and Iowa R. R. Co. bonds.....	20,000 00	12,000 00
New York, New Haven and Hartford R. R. Co. bonds.....	40,000 00	46,000 00
Erie Railway gold consols.....	20,000 00	23,000 00
Canada Southern R. R. Co. bonds.....	20,000 00	17,600 00
Broadway and Seventh Avenue R. R. Co. bonds.....	20,000 00	20,200 00
Tiffin, Ohio, Gas Company bonds.....	25,000 00	25,700 00
Boston and Albany R. R. Co. stocks.....	5,000 00	6,850 00
Pittsburgh, Fort Wayne and Chicago R. R. Co. stock.....	30,000 00	33,900 00
New York, New Haven and Hartford R. R. Co. stock.....	50,000 00	77,500 00
Chicago, Burlington and Quincy R. R. Co. stock.....	22,000 00	27,500 00
Importers' and Traders' National Bank stock, N. Y.....	30,000 00	66,000 00
Fulton National Bank stock, N. Y.....	6,900 00	9,200 00
Farmers' and Mechanics' National Bank stock, Hartford, Conn.,	18,800 00	21,620 00
National Exchange Bank stock, Hartford, Conn.....	13,600 00	17,680 00
Hartford National Bank stock, Hartford, Conn.....	30,000 00	45,000 00
First National Bank stock, Hartford, Conn.....	18,500 00	19,425 00
Etna National Bank stock, Hartford, Conn.....	10,000 00	11,500 00
Phoenix National Bank stock, Hartford, Conn.....	15,000 00	22,050 00
Charter Oak National Bank stock, Hartford, Conn.....	9,300 00	11,532 00
Total par and market value.....	<u>\$990,600 00</u>	<u>\$1,127,237 00</u>

1,127,237 00



*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
N. Y., N. H. & H. R. R. Co. stock.....	\$3,600 00	\$5,550 00	\$3,300 00
Hartford Trust Co. stock.....	7,000 00	6,300 00	4,736 00
Case, Lockwood & Brainard Co. stock.....	5,000 00	7,500 00	500 00
Orient Insurance Co. stock.....	400 00	480 00	
Conn. Fire Insurance Co. stock.....	500 00	625 00	400 00
N. Y., N. H. & H. R. R. Co. stock.....	1,300 00	2,015 00	
Middlesex County National Bank stock.....	1,300 00	1,500 00	2,686 00
Collins Co. stock.....	2,580 00	2,000 00	
Hartford Bridge Co. stock.....	2,350 00	2,500 00	1,750 00
Continental Insurance Co. stock, N. Y.....	1,100 00	1,875 00	
United States Express Co. stock.....	20,000 00	9,600 00	
Delaware and Hudson Co. stock.....	10,000 00	7,400 00	
Wells, Fargo & Co. Express stock.....	20,000 00	20,800 00	33,000 00
Adams' Express Co. stock.....	4,000 00	4,200 00	
Pacific Mail Steamship Co. stock.....	10,000 00	3,500 00	
Total amounts.....	\$89,080 00	\$75,845 00	\$46,372 00

\$46,372 00

Cash in the Company's principal office in currency.....	\$ 75 03
Cash belonging to the Company deposited in bank.....	118,566 92

Total amount of cash items.....	118,641 95
Premiums in due course of collection.....	45,629 07

Aggregate amount of all actual available assets.....	\$1,483,480 02
--	----------------

## II: LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,550 00
Losses unadjusted, including all reported and supposed losses.....	27,000 00
Losses resisted, including interest, costs and expenses.....	6,966 00

Net amount of all unpaid losses and claims.....	\$40,546 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$146,634 49
Unearned premiums, pro rata, on fire risks running more than one year.....	86,637 19

Total unearned premiums as computed above.....	233,271 68
--	------------

Total liabilities, except capital and net surplus.....	\$273,817 68
Joint stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	209,662 34

Aggregate liabilities, including paid-up capital and net surplus,	\$1,483,480 02
---	----------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$459,742 11
Deduct re-insurance, rebate and return premiums.....	60,394 04

Net cash received for premiums (all fire).....	\$399,348 07
Interest received on bonds and mortgages.....	8,333 33
Interest and dividends received from all other sources.....	72,823 36

Aggregate income received during the year in cash.....	\$480,504 76
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$233,940 37
Cash dividends actually paid.....	100,000 00
Paid for commission and brokerage.....	68,025 49
Salaries and other charges of officers, clerks and other employees.....	21,198 51
Amount paid for State, national and local taxes.....	8,694 03
All other payments, viz.: stationery, printing, advertising, postage, etc.....	19,650 76

Aggregate expenditures during the year in cash.....	\$451,509 16
---	--------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$37,042,514	\$426,348 95
Written or renewed during the year.....	44,753,757	459,742 11
Total.....	\$81,796,271	\$886,091 06
Deduct those expired and marked off as terminated.....	40,827,640	428,624 31
In force at the end of the year.....	\$41,968,631	\$457,466 75

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$28,100,908	\$293,268 97	1-2	\$146,634 49
1878.....	Two years.....	20,834	198 64	1-4	49 66
1879.....		172,375	1,983 64	3-4	1,487 73
1877.....	Three years.....	1,940,797	22,946 80	1-6	3,324 46
1878.....		2,492,206	26,915 54	1-7	13,457 77
1879.....		2,791,488	29,528 70	5-6	24,607 25
1876.....	Four years.....	96,600	997 52	1-8	124 69
1877.....		231,709	2,383 40	3-8	893 78
1878.....		167,035	1,674 48	5-8	1,046 56
1879.....		71,725	721 60	7-8	631 40
1875.....	Five years.....	989,568	14,047 75	1-10	1,404 78
1876.....		916,338	12,418 62	3-10	3,725 58
1877.....		1,281,714	16,249 84	1-2	8,124 92
1878.....		1,382,223	17,297 55	7-10	12,108 29
1879.....		1,313,111	16,833 70	9-10	15,150 33
Totals.....		\$41,968,631	\$457,466 75	.....	\$233,271 63

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,781,656 30
Total losses paid from organization to date.....	1,337,861 42
Total cash dividends declared since the Company commenced business.....	615,000 00
Total amount of losses incurred during the year.....	231,234 71
Total amount of the Company's stock owned by the directors at par value.....	212,400 00
Total amount loaned to directors.....	5,000 00
Total amount loaned to stockholders who are not officers.....	15,880 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$155,873 43
Amount of fire premiums received.....	1,068 12
Amount of losses incurred.....	15 00
Amount of fire losses paid.....	3,040 96

## CONTINENTAL INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated November, 1852.

Commenced business January, 1853.

GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.*

Capital stock authorized, \$1,000,000.

Capital actually paid in, \$1,000,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$677,500 00
Loans on bond and mortgage (first liens) .....	661,050 00
Loans on bond and mortgage upon which more than one year's interest is due.....	12,550 00
Interest accrued on bond and mortgage loans.....	16,474 88
Value of lands mortgaged.....	\$1,029,725 00
Buildings (insured for \$630,450).....	1,142,000 00
Total value of mortgaged premises.....	\$2,171,725 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
American Exchange National Bank stock.....	\$25,000 00	\$28,250 00
Bank of America stock.....	6,900 00	10,074 00
Bowery National Bank stock.....	5,000 00	7,250 00
Dry Goods Bank stock.....	612 50	175 00
Mechanics' National Bank stock.....	30,000 00	40,800 00
Merchants' National Bank stock.....	16,650 00	20,312 00
Mercantile National Bank stock.....	25,000 00	21,250 00
Metropolitan National Bank stock.....	20,000 00	26,400 00
Nassau Bank stock.....	10,000 00	8,500 00
Phoenix National Bank stock.....	14,000 00	14,000 00
St. Nicholas National Bank stock.....	10,000 00	10,500 00
Central Trust Co. stock.....	20,000 00	23,400 00
Delaware and Hudson Canal Co. stock.....	20,000 00	14,800 00
N. Y. Guaranty and Indemnity Co. stock.....	2,000 00	2,000 00
N. Y. and Harlem R. R. Co. stock.....	75,000 00	117,000 00
Alabama New bonds, Class A.....	10,000 00	5,400 00
South Carolina 6 per cent. Consolidated bonds.....	11,500 00	9,775 00
Tennessee 6 per cent. Old bonds.....	20,000 00	6,200 00
Tennessee 6 per cent. Funding bonds.....	6,000 00	1,740 00
United States bonds.....	900,000 00	1,090,810 00
Total par market value.....	\$1,227,662 50	\$1,458,637 00

\$1,458,637 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Hanover National Bank stock.....	\$1,600 00	\$1,732 00	\$500 00
American Exchange National Bank stock.....	6,000 00	6,750 00	3,800 00
Nassau Bank stock.....	3,000 00	2,550 00	1,900 00
Nassau Bank stock.....	5,000 00	4,250 00	3,150 00
Central Trust Co. stock.....	25,000 00	29,250 00	
Rensselaer and Saratoga R. R. Co. stock.....	80,000 00	88,000 00	100,000 00
Corn Exchange Bank stock.....	10,000 00	14,000 00	
United States bonds.....	250 00	250 50	225 00
United States Trust Co. stock.....	1,000 00	3,300 00	1,600 00
Brooklyn City R. R. Co. stock.....	1,000 00	1,400 00	1,600 00
Phoenix National Bank stock.....	3,460 00	3,460 00	2,250 00

	Par value.	Market value.	Amount loaned.
St. Nicholas National Bank stock.....	\$25,000 00	\$26,250 00	\$20,000 00
Mechanics' Bank, Brooklyn, stock.....	1,500 00	2,400 00	1,200 00
Michigan Central R. R. Co. stock.....	30,000 00	27,000 00	
Chicago and N. W. R. R. Co. Common stock.....	10,000 00	9,000 00	
Delaware and Hudson Canal Co. stock.....	10,000 00	7,400 00	
Lake Shore and Mich. Southern R. R. Co. stock...	10,000 00	10,000 00	100,000 00
New York, Lake Erie and Western R. R. Co. Sec- ond Mortgage Consolidated bonds.....	75,000 00	65,250 00	
Total amounts.....	\$297,810 00	\$302,342 50	\$235,235 00

\$235,235 00

Cash in the Company's principal office in currency.....	\$2,654 62
Cash belonging to the Company deposited in bank.....	238,031 96

Total amount of cash items.....	240,686 58
Interest due and accrued on stocks owned, not included in market value.....	7,174 25
Interest due and accrued on collateral loans.....	3,481 47
Premiums in due course of collection.....	150,399 58
All other property, viz.: rents due and accrued.....	15,000 00

Aggregate amount of actual available assets..... \$3,478,188 76

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$181,558 39
Losses resisted, including interest, costs and expenses.....	22,500 00
Total.....	\$204,058 39
Deduct re-insurance thereon.....	5,745 65

Net amount of all unpaid losses and claims ..... \$198,312 74

Unearned premiums, at 50 per cent. of premiums on fire risks under one year,	\$503,327 31
Unearned premiums, pro rata, on fire risks running more than one year.....	629,191 01

Total unearned premiums as computed above.....	1,132,518 32
Principal unpaid on scrip ordered to be redeemed.....	14,792 00
Interest due and declared remaining uncalled for.....	6,932 46
Dividends to stockholders unpaid.....	313 96
Commissions and other charges due and to become due to agents and brokers.....	20,000 00

Total liabilities, except capital and net surplus.....	\$1,372,869 48
Joint stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	1,105,319 28

Aggregate liabilities, including paid-up capital and net surplus, \$3,478,188 76

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,737,252 34
Deduct re-insurance, rebate and return premiums.....	223,183 20

Net cash received for premiums (all fire).....	\$1,514,069 14
Interest received on bonds and mortgages.....	44,113 48
Interest and dividends received from all other sources.....	91,620 50
Income from all other sources, viz.: rent.....	38,853 05

Aggregate income received during the year, in cash..... \$1,688,656 17

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$850,254 54
Deduct salvages and re-insurances.....	24,304 86

Net amount paid for losses (all fire).....	\$825,953 68
Cash dividends actually paid.....	136,595 59



Scrip redeemed in cash, and interest paid on scrip.....	\$674 08
Paid for commission and brokerage.....	257,732 21
Salaries and other charges of officers, clerks and employees.....	197,804 70
Amount paid for State, national and local taxes.....	37,017 10
All other payments, viz.: stationery, printing, advertising, postage, etc.....	126,980 86
Aggregate expenditures during the year in cash.....	<u>\$1,582,758 22</u>

## V. MISCELLANEOUS.

*Scrip.*

Balance of scrip outstanding and deliverable to policy-holders.....	\$77,164 00
Scrip not actually delivered.....	14,129 00
Scrip dividends declared during the year.....	11,315 23
Earned premiums on which said scrip dividends were declared.....	18,858 72
Net cash participating premiums received during the year.....	14,416 75
Limit of scrip accumulation before any redemption.....	1,000,000 00

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$255,360,875	\$2,020,119 47
Written or renewed during the year.....	236,833,419	1,554,027 57
Total.....	<u>\$492,194,294</u>	<u>\$3,574,138 04</u>
Deduct those expired and marked off as terminated.....	213,372,659	1,322,748 16
In force at the end of the year.....	<u>\$278,811,635</u>	<u>\$2,251,389 88</u>
Deduct amount re-insured.....	5,887,120	39,958 43
Net amount in force.....	<u>\$272,924,515</u>	<u>\$2,211,431 45</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$164,008,210	\$1,006,654 62	1-2	\$503,327 31
1878.....	Two years.....	209,790	1,480 27	1-4	370 07
1879.....		594,000	3,791 09	3-4	2,543 32
1877.....	Three years.....	21,659,850	187,863 34	1-6	32,987 22
1878.....		24,700,130	213,004 91	1-2	106,502 46
1879.....		24,795,800	214,196 45	5-6	175,497 04
1876.....	Four years.....	880,450	9,101 27	1-8	1,137 66
1877.....		814,000	8,059 31	3-8	3,022 24
1878.....		519,600	5,085 29	5-8	3,178 31
1879.....		900,180	9,128 87	7-8	7,987 76
1875.....	Five years.....	5,096,050	91,027 71	1-10	9,103 77
1876.....		5,203,720	92,839 13	3-10	27,851 74
1877.....		6,401,850	108,171 46	1-2	54,085 73
1878.....		7,798,325	121,011 33	7-10	84,717 93
1879.....		9,302,550	129,896 40	9-10	116,906 76
Totals.....		<u>\$272,924,515</u>	<u>\$2,211,431 45</u>	.....	<u>\$1,132,518 32</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$20,518,636 27
Total losses paid from organization to date.....	10,944,064 52
Total cash dividends declared since the Company commenced business.....	3,150,997 36
Total amount of losses incurred during the year.....	851,409 57
Total amount of the Company's stock owned by the directors at par value.....	259,100 00
Total amount loaned to stockholders who are not officers.....	3,650 00
Amounts deposited in various States and countries which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000 in United States Currency 6's.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$6,913,025 00
Amount of fire premiums received.....	44,489 07
Amount of losses incurred.....	6,157 78
Amount of fire losses paid.....	7,327 43



## EXCHANGE FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April 9, 1853.

Commenced business May, 1853.

RICHARD B. COMBES, *President*.GEO. W. MONTGOMERY, *Secretary*.

Capital stock authorized, \$200,010.

Capital actually paid in, \$200,010.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$97,250 00
Interest due and unpaid on bond and mortgage loans.....	1,359 75
Interest accrued on bond and mortgage loans.....	1,134 58

Value of lands mortgaged.....	\$96,000 00
Buildings (insured for \$107,000).....	134,000 00
Total value of mortgaged premises.....	\$230,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$200,000 00	\$207,000 00
Total par and market value.....	\$200,000 00	\$207,000 00

207,000 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
U. S. Government 4 per cent. bonds.....	\$1,000 00	\$1,030 00	\$900 00
U. S. Government 4 per cent. bonds .....	2,000 00	2,060 00	
Phoenix National Bank of the City of New York..	660 00	660 00	1,900 00
Rutgers Fire Insurance Company.....	1,500 00	2,550 00	
Oriental Bank.....	500 00	635 00	
Citizens' Bank.....	1,500 00	1,500 00	7,500 00
New York Equitable Insurance Company.....	1,050 00	1,650 00	
Home Insurance Company.....	3,000 00	3,900 00	
Harlem Gaslight Company.....	1,100 00	440 00	
New York City Insurance Company .....	700 00	490 00	
Hamilton Fire Insurance Company.....	795 00	954 00	3,100 00
Harlem and New York Navigation Company.....	3,420 00	1,710 00	
National Mechanics' Banking Association.....	1,250 00	937 50	
Firemen's Trust Insurance Company.....	200 00	220 00	
Mechanics' Fire Insurance Company.....	500 00	875 00	2,000 00
American Exchange Fire Insurance Company...	500 00	500 00	
Marine National Bank.....	2,500 00	2,625 00	1,500 00
Manhattan Life Insurance Company.....	1,500 00	5,250 00	2,000 00
Sterling Fire Insurance Company.....	1,000 00	800 00	700 00
Manhattan Fire Insurance Company.....	1,500 00	1,500 00	1,300 00
Harlem and New York Navigation Company.....	500 00	250 00	200 00
Sterling Fire Insurance Company.....	500 00	400 00	
Franklin and Emporium Fire Insurance Company,	300 00	375 00	1,200 00
Park Fire Insurance Company.....	700 00	770 00	
Republic Fire Insurance Company.....	2,200 00	1,540 00	950 00
Commercial Fire Insurance Company.....	2,500 00	2,750 00	
New York Fire Insurance Company.....	1,500 00	1,725 00	3,000 00
Importers' and Traders' Insurance Company.....	1,000 00	1,010 00	900 00
Continental National Bank.....	1,500 00	1,500 00	1,000 00

	Par value.	Market. value.	Amount loaned.
Irving National Bank.....	\$1,000 00	\$1,200 00	
Bowery National Bank.....	500 00	750 00	
Butchers' and Drovers' National Bank.....	1,500 00	1,682 50	
Gallatin National Bank.....	250 00	362 50	\$4,000 00
Bank of State of New York.....	300 00	360 00	
East River Bank.....	380 00	365 00	
Williamsburgh Gaslight Company scrip.....	1,250 00	1,125 00	
Ridgewood Insurance Company.....	1,000 00	1,000 00	1,750 00
St. Louis, Jacksonville & Chicago R. R. Co. bonds,	1,000 00	1,100 00	
Central Park, North & East River R. R. Co. bonds,	3,000 00	3,150 00	2,000 00
Total amounts.....	\$47,105 00	\$51,811 50	\$35,900 00

\$35,900 00

Cash in the Company's principal office in currency.....	\$5,075 29
Cash belonging to the Company deposited in bank.....	13,466 65

Total amount of cash items.....	18,541 94
Interest due and accrued on collateral loans.....	550 40
Premiums in due course of collection.....	8,638 85

Aggregate amount of all actual available assets..... \$370,375 52

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$13,250 00
Losses resisted, including interest, costs and expenses.....	7,200 00

Net amount of all unpaid losses and claims..... \$20,450 00

Unearned premiums, at 50 per cent. of premiums on fire risks under one year... \$44,756 94	
Unearned premiums, pro rata, on fire risks running more than one year..... 10,646 89	
Unearned premiums, at 50 per cent. on inland navigation risks..... 211 00	

Total unearned premiums as computed above.....	55,614 83
Cash dividends unpaid .....	447 00
Salaries and other miscellaneous expenses due and accrued.....	1,000 00

Total liabilities, except capital and net surplus.....	\$77,511 83
Joint stock capital paid up in cash.....	200,010 00
Surplus beyond all liabilities.....	92,853 69

Aggregate liabilities, including paid-up capital and net surplus, \$370,375 52

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$124,085 69	\$516 50
Deduct re-insurance, rebate and return premiums.....	8,520 34	
Net cash received for premiums.....	\$115,565 35	\$516 50

\$116,081 85

Interest received on bonds and mortgages.....	7,812 98
Interest and dividends received from all other sources.....	11,173 43
Income from all other sources, viz.: rent.....	4,647 50

Aggregate income received during the year in cash. .... \$139,715 76

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$71,237 36
Deduct salvages and re-insurances.....	788 69

Net amount paid for losses (all fire)..... \$70,448 67

Cash dividends actually paid.....	\$20,001 00
Paid for commission and brokerage.....	18,541 93
Salaries and other charges of officers, clerks and other employees....	18,460 00
Amount paid for State, national and local taxes.....	8,313 09
All other payments, viz.: stationery, printing, advertising, postage, etc.....	11,691 80
Aggregate expenditures during the year in cash.....	<u>\$147,456 49</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$18,903,772	\$91,139 06
Written or renewed during the year.....	21,684,539	103,277 97
Total.....	\$40,588,311	\$194,417 03
Deduct those expired and marked off as terminated.....	24,707,291	83,167 05
In force at the end of the year.....	\$16,481,020	\$111,249 98
Deduct amount re-insured.....	184,475	884 59
Net amount in force.....	<u>\$16,296,545</u>	<u>\$110,365 39</u>
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$30,100	\$1,249 00
Written or renewed during the year.....	29,210	516 50
Total.....	\$59,310	\$1,765 50
Deduct those expired and marked off as terminated.....	40,910	1,343 50
In force at the end of the year.....	<u>\$18,400</u>	<u>\$422 00</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$14,182,211	\$89,513 87	1-2	\$44,756 94
1878.....	Two years.....	11,900	137 15	1-4	102 89
1879.....		.....	.....	3-4	.....
1877.....	Three years.....	481,003	4,338 00	1-6	729 00
1878.....		615,215	4,942 54	1-2	2,471 27
1879.....		561,156	4,600 00	5-6	3,866 68
1876.....	Four years.....	11,995	149 05	1-8	18 63
1877.....		24,200	240 50	3-8	90 18
1878.....		14,470	156 22	5-8	67 70
1879.....		3,750	51 00	7-8	44 60
1875.....	Five years.....	112,033	1,305 05	1-10	130 30
1876.....		94,157	1,116 80	3-10	335 04
1877.....		139,550	1,748 58	1-3	874 29
1878.....		96,580	1,008 90	7-10	706 23
1879.....		132,800	1,344 31	9-10	1,209 88
Totals.....		<u>\$16,481,020</u>	<u>\$111,249 98</u>	.....	<u>\$55,408 83</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,560,827 83
Total losses paid from organization to date.....	1,503,698 65
Total cash dividends declared since the Company commenced business.....	262,618 50
Total amount of losses incurred during the year.....	79,908 67
Total amount of the Company's stock owned by the directors at par value.....	96,300 00
Total amount loaned to officers and directors.....	<u>10,500 00</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$194,300 00
Amount of fire premiums received.....	1,712 00

## FARMERS' FIRE INSURANCE COMPANY.

YORK, PA.

Incorporated April 6, 1835.

Commenced business May 16, 1853.

G. EDWARD HERSH, *President.*

DAVID STRICKLER, *Secretary.*

### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$39,992 50
Loans on bond and mortgage (first liens).....	90,353 26
Loans on bond and mortgage upon which more than one year's interest is due.....	11,750 50
Interest due and unpaid on bond and mortgage loans.....	693 87
Interest accrued on bond and mortgage loans.....	2,686 81
Value of lands mortgaged.....	\$173,800 00
Buildings (insured for \$34,284).....	104,500 00
Total value of mortgaged premises.....	<u>\$278,300 00</u>

### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$70,000 00	\$73,267 50
Columbia, Pennsylvania, borough bonds.....	6,000 00	6,030 00
N. C. Consolidated Railway bonds.....	12,000 00	12,480 00
Pennsylvania R. R. bonds.....	20,000 00	22,700 00
State of Pennsylvania bonds.....	30,000 00	32,700 00
York county bonds.....	5,000 00	5,000 00
Total par and market value.....	<u>\$141,000 00</u>	<u>\$150,177 50</u>

150,177 50

### *Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
York Gaslight Co. stock.....	\$200 00	\$380 00	\$300 00
N. C. Railway Co. bonds.....	2,000 00	2,080 00	1,850 00
Total amounts.....	<u>\$2,200 00</u>	<u>\$2,460 00</u>	<u>\$2,150 00</u>

2,150 00

Cash belonging to the Company deposited in bank.....

\$27,220 08

Total amount of cash items.....	27,220 08
Interest due and accrued on bonds owned, not included in market value.....	112 50
Interest due and accrued on collateral loans.....	7 83
Premiums in due course of collection.....	16,354 22
All other property, viz.: rents due and accrued.....	169 42

Aggregate amount of all actual available assets..... \$341,668 49

*Items not Admitted as Assets.*

Loans on personal security.....	\$1,206 55
Premiums over three months due.....	3,987 83
Premiums considered doubtful.....	2,366 44

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$9,472 21
Losses unadjusted, including all reported and supposed losses.....	18,426 00
Losses resisted, including interest, costs and expenses.....	4,700 00

Net amount of all unpaid losses and claims..... \$32,598 21

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$80,046 98
Unearned premiums, pro rata, on fire risks running more than one year.....	110,871 01

Total unearned premiums as computed above..... 190,917 99

Amount reclaimable on perpetual fire policies..... 5,455 43

Commissions and other charges due and to become due to agents and brokers ..... 255 77

All other demands against the Company, viz.: tax assessments..... 2,217 55

Total liabilities, except surplus..... \$231,444 95

Surplus beyond all liabilities..... 110,223 24

Aggregate liabilities, including net surplus..... \$341,668 49

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$283,361 52
Deduct re-insurance, rebate and return premiums.....	28,809 87

Net cash received for premiums (all fire)..... \$254,551 65

Interest received on bonds and mortgages..... 6,386 52

Interest and dividends received from all other sources..... 9,896 28

Income from all other sources..... 1,432 68

Aggregate income received during the year, in cash..... \$272,267 13

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$210,435 41
Deduct salvages and re-insurances.....	4,566 00

Net amount paid for losses (all fire)..... \$205,869 41

Paid for commission and brokerage ..... 52,448 01

Salaries and other charges of officers, clerks and other employees..... 19,184 00

Amount paid for State, national and local taxes..... 7,123 82

All other payments, viz.: stationery, printing, advertising, postage, etc..... 19,684 69

Aggregate expenditures during the year in cash..... \$304,309 93

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$39,049,585	\$475,151 23
Written or renewed during the year.....	25,383,009	283,370 58
Total.....	\$64,432,594	\$758,521 81
Deduct those expired and marked off as terminated.....	24,652,574	294,155 16
In force at the end of the year.....	\$39,780,020	\$464,366 65
Deduct amount re-insured.....	86,368	811 34
Net amount in force.....	\$39,693,652	\$463,555 31



*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$3,389,106 14
Total losses paid from organization to date.....	2,137,156 30
Losses incurred during the year.....	213,483 87
Total amount loaned to officers and directors.....	30,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$625,682 00
Amount of fire premiums received.....	7,848 80
Amount of losses incurred.....	2,631 72
Amount of fire losses paid.....	3,226 21

## FIRE ASSOCIATION OF PHILADELPHIA.

## PHILADELPHIA, PA.

Incorporated September 1, 1817.

Commenced business March 27, 1820.

A. LOUDON SNOWDEN, *President.*JACOB H. LEX, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$500,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$61,800 00
Loans on bond and mortgage (first liens).....	1,076,636 78
Loans on bond and mortgage upon which more than one year's interest is due.....	39,975 00
Interest due and unpaid on bond and mortgage loans.....	2,429 50
Interest accrued on bond and mortgage loans.....	25,217 89
Value of lands mortgaged.....	\$804,900 00
Buildings (insured for \$908,150).....	2,417,150 00
Total value of mortgaged premises.....	\$3,222,050 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States 4½ per cent. Registered bonds.....	\$71,000 00	\$75,437 50
United States 6 per cent. Registered bonds.....	415,000 00	432,637 50
Philadelphia City 6 per cent. bonds, untaxed.....	418,000 00	499,510 00
Philadelphia City 6 per cent. bonds, taxed.....	20,000 00	21,200 00
Cincinnati City 7 3-10 bonds.....	50,000 00	58,500 00
Camden City bonds.....	6,000 00	7,200 00
Masonic Temple bonds.....	20,000 00	21,000 00

	Par value.	Market value.
Pittsburg City bonds.....	\$50,000 00	\$53,500 00
Pennsylvania R. R. Co. bonds.....	100,000 00	122,570 00
Pennsylvania Co. bonds.....	100,000 00	104,000 00
Lehigh Coal and Navigation Co. bonds.....	100,000 00	101,500 00
Lehigh Valley R. R. Co. bonds.....	132,000 00	149,680 00
Philadelphia and Reading R. R. Co. bonds.....	10,000 00	8,000 00
Catawissa R. R. Co. bonds.....	10,000 00	11,400 00
Philadelphia and Erie R. R. Co. bonds.....	14,000 00	15,260 00
Camden City warrants.....	7,355 99	7,356 99
Shamokin Valley and Pottsville R. R. bonds.....	20,000 00	21,000 00
Pennsylvania and New York Canal Co. bonds.....	4,000 00	4,720 00
Texas and Pacific R. R. Co. bonds.....	10,000 00	10,325 00
3000 shares Pennsylvania R. R. Co. stock.....	150,000 00	152,625 00
1600 shares Lehigh Coal and Navigation Co. stock.....	80,000 00	61,000 00
331 shares Philadelphia, Germantown and Nor. R. R. stock...	16,550 00	33,927 50
70 shares Chestnut Hill R. R. Co. stock.....	3,500 00	7,175 00
Total par and market value.....	\$1,815,405 99	\$1,979,723 49

\$1,979,723 49

*Loans on Stock Collaterals :*

	Par value.	Market value.	Amount loaned.
Citizens' Passenger Railway Co. stock.....	\$1,550 00	\$4,960 00	\$4,000 00
Union Passenger Railway Co. stock.....	5,000 00	10,000 00	4,888 26
Pittsburg, Cincinnati and St. Louis R. R. bonds...	10,000 00	11,000 00	14,664 78
American Steamship Co. bonds.....	5,000 00	5,000 00	4,850 00
Pennsylvania Co. bonds.....	5,000 00	5,200 00	2,444 13
Union and Titusville R. R. Co. bonds.....	5,000 00	4,000 00	12,000 00
Cincinnati City bonds.....	12,000 00	13,800 00	24,441 30
Lehigh Valley R. R. Co. bonds.....	5,000 00	6,000 00	25,000 00
Pennsylvania R. R. Co. stock.....	25,000 00	25,000 00	
Total amounts.....	\$73,550 00	\$84,960 00	\$67,288 47

67,288 47

Cash in Company's principal office in currency.....	\$139,233 17
Cash belonging to the Company deposited in bank.....	241,574 15

Total amount of cash items.....	380,807 32
Interest due and accrued on stocks owned, not included in market value.....	25,725 00
Premiums in due course of collection.....	110,373 22

Aggregate amount of all actual available assets..... \$3,769,976 67

*Items Not Admitted as Assets.*

Company's own stock.....	\$370,800 00
Loan on Company's own stock.....	24,941 30

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$38,573 35
Losses unadjusted, including all reported and supposed losses.....	64,248 50
Losses resisted, including interest, costs and expenses.....	15,800 00

Net amount of all unpaid losses and claims..... \$118,621 85

Unearned premiums, at 50 per cent. of premiums on fire risks under one year,.....	\$389,993 81
Unearned premiums, pro rata, on fire risks running more than one year.....	277,127 50

Total unearned premiums as computed above.....	667,121 31
Amount reclaimable on perpetual fire policies.....	1,693,970 01
Cash dividends unpaid.....	974 00
Commissions and other charges due and to become due to agents and brokers.....	26,843 30
All other demands against the Company, viz.: return premiums, \$8,568.48; re-insurance premiums, \$481.81; tax assessments, \$2,391.05; total.....	\$11,441 34

Total liabilities, except capital and net surplus.....	\$2,518,971 81
Joint stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	751,004 86

Aggregate liabilities, including surplus..... \$3,769,976 67

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,296,384 49
Deduct re-insurance, rebate and return premiums.....	136,376 21
Net cash received for premiums (all fire).....	\$1,160,008 28
Interest received on bonds and mortgages.....	79,813 03
Interest and dividends received from all other sources.....	129,006 00
Income from all other sources, viz.: premium exchange.....	7,899 00
Aggregate income received during the year in cash.....	\$1,376,726 31

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$620,088 14
Cash dividends actually paid.....	199,560 00
Paid for commission and brokerage.....	272,545 71
Salaries and other charges of officers, clerks and other employees.....	52,396 37
Amount paid for State, national and local taxes.....	40,639 43
All other payments, viz.: stationery, printing, advertising, postage, etc.....	16,451 32
Aggregate expenditures during the year in cash.....	\$1,201,680 97

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$169,070,653	\$2,729,887 86
Written or renewed during the year.....	118,074,757	1,296,384 49
Total.....	\$287,145,410	4,026,272 35
Deduct those expired and marked off as terminated.....	91,506,227	948,276 15
In force at the end of the year.....	\$195,639,183	\$3,077,996 20
Deduct amount re-insured.....	485,705	3,194 43
Net amount in force.....	\$195,153,478	\$3,074,801 72

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$77,751,754	\$779,987 63	1-2	\$389,993 81
1878.....	Two years.....	120,365	1,174 78	1-4	293 69
1879.....		126,065	1,327 44	3-4	995 53
1877.....	Three years.....	7,427,615	98,813 89	1-6	14,802 31
1878.....		9,585,012	101,551 89	1-2	50,775 94
1879.....		12,236,278	131,697 73	5-6	101,414 77
1876.....	Four years.....	293,030	3,139 21	1-8	392 40
1877.....		295,275	3,077 12	3-8	1,153 92
1878.....		443,105	4,873 41	5-8	3,045 88
1879.....	Five years.....	535,481	5,605 03	7-8	4,904 40
1875.....		1,125,871	19,993 69	1-10	1,999 86
1876.....		2,348,743	35,170 14	3-10	10,551 04
1877.....	Perpetual.....	3,431,996	45,679 37	1-2	22,839 68
1878.....		3,977,767	38,335 59	7-10	26,834 91
1879.....		3,184,778	41,248 47	9-10	37,123 62
Totals.....		\$195,153,478	\$3,074,801 72		\$2,361,091 32

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$9,986,033 00
Total losses paid from organization to date.....	4,235,288 00
Total cash dividends declared since the Company commenced business.....	1,779,762 00
Total amount of losses incurred during the year.....	667,235 96
Total amount of the Company's stock owned by the directors at par value.....	72,550 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000; Virginia, \$25,000; North Carolina, \$10,000; total.....	60,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$3,586,531 17
Amount of fire premiums received.....	35,629 07
Amount of losses incurred.....	10,091 44
Amount of fire losses paid.....	13,980 50

FIRE INSURANCE COMPANY OF NORTHAMPTON  
COUNTY.

EASTON, PA.

Incorporated March 12, 1830.

Commenced business June 26, 1830.

JOHN MAXWELL, *President.*

GEORGE W. STOUT, *Secretary.*

I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$10,000 00
Loans on bond and mortgage (first liens).....	36,050 00
Loans on bond and mortgage upon which more than one year's interest is due.....	2,500 00
Interest due and unpaid on bond and mortgage loans.....	390 00
Interest accrued on bond and mortgage loans.....	560 36
Value of lands mortgaged.....	\$73,896 00
Buildings.....	22,694 00
Total value of mortgaged premises.....	\$96,500 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Easton bonds.....	\$4,000 00	\$4,000 00
Lehigh Coal and Navigation Company bonds.....	8,000 00	8,240 00
Railroad bonds.....	18,000 00	19,800 00
Thomas L. McKean's bond, with collateral.....	2,500 00	2,500 00
Easton National Bank stock.....	2,200 00	3,476 00
Easton Water Company stock.....	2,100 00	960 00
Total par and market value.....	\$36,800 00	\$38,976 00

38,976 00

*Loans on Stock Collaterals.*

Promissory notes, with security.....	57,868 77
Cash belonging to the Company deposited in bank.....	434 58
All other property, viz. : rents due and accrued.....	148 75

Aggregate amount of all actual available assets..... \$146,928 46

## II. LIABILITIES.

Total unearned premiums as computed.....	\$124,124 92
Total liabilities, except net surplus .....	\$124,124 92
Surplus beyond all liabilities.....	22,803 54
Aggregate liabilities, including net surplus.....	\$146,928 46

## III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	\$29,896 96
Interest received on bonds and mortgages.....	1,797 00
Interest and dividends received from all other sources.....	5,426 98
Income from all other sources, viz.: rent.....	392 50
Aggregate income received during the year in cash.....	\$37,513 44

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$4,543 87
Salaries and other charges of officers, clerks and other employees...	1,975 00
Amount paid for State, national and local taxes.....	245 25
Premiums returned to policy-holders.....	30,653 53
All other payments, viz.: stationery, printing, advertising, postage, rent, etc.....	324 27
Aggregate expenditures during the year in cash.....	\$37,741 92

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$5,965,068	\$124,881 49
Written or renewed during the year.....	1,407,567	29,896 96
Total.....	\$7,372,635	\$154,778 45
Deduct those expired and marked off as terminated.....	1,452,486	30,653 53
In force at the end of the year.....	\$5,920,149	\$124,124 92

*General Interrogatories.*

Total premiums received for the last twelve years.....	\$367,751 61
Total losses paid from organization to date.....	341,478 00
Total amount of losses incurred during the year.....	4,543 87

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$34,995 00
Amount of fire premiums received.....	1,062 80
Amount of losses incurred.....	2,055 10
Amount of fire losses paid.....	2,055 10



## FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 3, 1863.

Commenced business June 18, 1863.

DAVID J. STAPLES, *President*.GEORGE D. DORNIN, *Secretary*.

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$200,898 25
Loans on bond and mortgage (first liens).....	160,600 00
Interest due and accrued on bond and mortgage loans.....	1,303 73
Value of lands mortgaged.....	\$286,000 00
Buildings (insured for \$100,800).....	170,750 00
Total value of mortgaged premises.....	\$456,750 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$160,000 00	\$167,535 00
Oakland City, Cal., bonds.....	25,000 00	29,250 00
Oakland City, Cal., Gas Light Co. bonds.....	17,000 00	17,000 00
First National Gold Bank, San Francisco, stock.....	13,300 00	13,300 00
Total par and market value.....	\$215,300 00	\$227,145 00

227,145 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
California Powder Co. stock.....	\$5,100 00	\$5,100 00	\$3,300 00
National Gold Bank and Trust Co. stock.....	22,000 00	13,750 00	9,550 00
Union Savings Bank stock, Oakland.....	300 00	350 00	650 00
Franco-American Bank stock.....	500 00	500 00	
California Powder Co. stock.....	10,000 00	10,000 00	5,000 00
First National Gold Bank stock.....	10,000 00	10,000 00	6,000 00
Masonic Hall Association stock.....	4,400 00	5,000 00	4,000 00
Franco-American Bank stock.....	500 00	500 00	500 00
Total amounts.....	\$52,800 00	\$45,200 00	\$29,000 00

29,000 00

Cash in the Company's principal office in currency.....	\$4,086 22
Cash belonging to the Company deposited in bank.....	40,597 52

Total amount of cash items.....	44,683 74
Interest due and accrued on stocks owned, not included in market value.....	1,347 50
Interest due and accrued on collateral loans.....	285 95
Premiums in due course of collection.....	51,265 97
Bills receivable, not matured, for fire, marine and inland risks.....	22,411 50
All other property, viz.: rents due and accrued, \$185; advances on real estate and secured by terms of original mortgage, \$2,887.33....	3,072 33

Aggregate amount of all actual available assets. .... \$742,013 97

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,650 00	
Losses unadjusted, in cluding all reported and supposed losses.....	29,682 20	
Losses resisted, including interest, costs and expenses.....	8,900 00	
Total.....	\$41,232 20	
Deduct re-insurance thereon.....	4,000 00	
Net amount of all unpaid losses and claims.....		\$37,232 20
Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$158,802 83	
Unearned premiums, pro rata, on fire risks running more than one year.....	63,238 04	
Unearned premiums, at 100 per cent. on inland navigation risks.....	41,740 02	
Total unearned premiums as computed above.....		263,780 89
Cash dividends to stockholders unpaid.....		134 00
All other demands against the Company, viz.: marine bills payable,		6,345 75
Total liabilities, except capital and net surplus.....		\$307,492 84
Joint stock capital paid up in cash.....		300,000 00
Surplus beyond all liabilities.....		134,521 13
Aggregate liabilities, including paid-up capital and net surplus,		\$742,013 97

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Gross cash premiums received.....	\$466,840 16	\$129,423 96
Deduct re-insurance, rebate and return premiums.....	76,995 65	45,104 08
Net cash received for premiums.....	\$389,844 51	\$84,379 88
		\$474,224 39
Interest received on bonds and mortgages.....		22,168 13
Interest and dividends received from all other sources.....		8,677 00
Income from all other sources, viz.: rent.....		15,044 13
Aggregate income received during the year in cash.....		\$520,113 65

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$280,820 51	\$80,020 42
Deduct salvages and re-insurances.....	13,869 51	32,350 52
Net amount paid for losses.....	\$261,951 00	\$47,669 90
		\$309,620 90
Cash dividends actually paid.....		60,518 49
Paid for commission and brokerage.....		56,907 76
Salaries and other charges of officers, clerks and other employees.....		34,009 15
Amount paid for State, national and local taxes.....		8,275 14
All other payments, viz.: stationery, printing, advertising, postage, etc.....		72,618 22
Aggregate expenditures during the year in cash.....		\$541,949 66

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$36,761,272	\$483,427 44
Written or renewed during the year.....	37,007,149	477,539 91
Total.....	\$73,768,421	\$960,967 35
Deduct those expired and marked off as terminated.....	38,758,017	491,325 14
In force at the end of the year.....	\$35,010,404	\$469,642 21
Deduct amount re-insured.....	2,711,797	34,820 98
Net amount in force.....	\$32,298,607	\$434,821 23

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,258,603	\$72,124 76
Written or renewed during the year.....	5,069,050	127,785 39
Total.....	\$6,327,653	\$199,310 15
Deduct those expired and marked off as terminated.....	5,603,322	144,061 48
In force at the end of the year.....	\$724,330	\$55,848 67
Deduct amount re-insured.....	164,833	14,108 65
Net amount in force.....	\$560,498	\$41,740 02

*Recapitulation of Fire Risks and Premiums.*

Year	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1870.....	One year or less.....	\$22,055,403	\$317,605 67	1-2	\$158,802 83
1878.....	Two years.....	428,840	2,040 15	1-4	512 28
1879.....		1,610	177 08	3-4	132 81
1877.....		1,674,440	22,006 41	1-6	2,834 40
1878.....	Three years.....	2,795,691	32,432 51	1-2	16,216 26
1879.....		3,192,812	33,994 23	5-6	23,328 50
1876.....		163,550	1,327 00	1-8	165 87
1877.....	Four years.....	13,400	202 95	3-8	77 11
1878.....		344,124	1,943 53	5-8	1,214 70
1879.....		.....	.....	.....	.....
1875.....	Five years.....	126,450	2,919 51	1-10	291 95
1876.....		195,855	3,151 33	2-10	945 39
1877.....		265,707	3,985 36	1-2	1,982 68
1878.....		609,723	6,529 30	7-10	4,570 51
1879.....		431,002	5,506 20	9-10	4,955 58
Totals.....		\$32,298,607	\$434,821 23	.....	\$222,040 87

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$5,999,027 87
Total losses paid from organization to date.....	3,940,056 86
Total cash dividends declared since the Company commenced business.....	844,000 00
Total amount of losses incurred during the year.....	314,247 75
Total amount of the Company's stock owned by the directors at par value.....	52,800 00
Total amount loaned to officers and directors.....	27,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$132,830 20
Amount of fire premiums received.....	1,375 20
Amount of losses incurred.....	434 72
Amount of fire losses paid.....	549 20

## FIRST NATIONAL FIRE INSURANCE COMPANY.

## WORCESTER, MASS.

Incorporated April, 1868.

Commenced business January, 1869.

CHARLES B. PRATT, *President*.R. JAMES TATMAN, *Secretary*.

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$16,275 00
Loans on bond and mortgage (first liens).....	124,250 00
Interest due and unpaid on bond and mortgage loans.....	651 25
Interest accrued on bond and mortgage loans.....	2,098 31
Total value of mortgaged premises (insured for \$63,780).....	<u>\$294,650 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
City of New London bonds.....	\$10,000 00	\$11,800 00
City of Worcester bonds.....	3,500 00	3,955 00
City of Springfield bonds.....	6,000 00	7,080 00
Boston, Barre and Gardner R. R. bonds.....	20,500 00	18,450 00
Fitchburg and Worcester R. R. bonds.....	5,000 00	5,200 00
Nashua and Rochester R. R. bonds.....	11,000 00	9,900 00
Worcester and Nashua R. R. bonds.....	500 00	425 00
Boston and Albany R. R. stock.....	2,000 00	2,800 00
Providence and Worcester R. R. stock.....	5,000 00	5,900 00
First National Bank, Worcester, stock.....	10,200 00	14,280 00
Total par and market value .....	<u>\$73,700 00</u>	<u>\$79,790 00</u>

79,790 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
First National Bank stock.....	\$24,000 00	\$33,600 00	\$30,000 00
Taylor and Farley Organ Co. stock.....	2,500 00	2,000 00	1,575 00
First National Bank, Clinton, stock.....	500 00	500 00	400 00
Total amounts.....	<u>\$27,000 00</u>	<u>\$36,100 00</u>	<u>\$32,275 00</u>

32,275 00

Cash in the Company's principal office in currency.....	\$4,438 37
Cash belonging to the Company deposited in bank.....	<u>9,210 35</u>

Total amount of cash items.....	13,648 72
Interest due and accrued on stocks owned, not included in market value.....	2,072 95
Interest due and accrued on collateral loans.....	466 66
Premiums in due course of collection.....	<u>13,838 60</u>

Aggregate amount of all actual available assets..... \$285,366 49

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,298 32	
Losses unadjusted, including all reported and supposed losses.....	10,300 00	
Losses resisted, including interest, costs and expenses.....	1,000 00	
Net amount of all unpaid losses and claims.....		\$16,598 32
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$38,364 20	
Unearned premiums, pro rata, on fire risks running more than one year.....	17,471 10	
Total unearned premiums as computed above.....		55,835 30
Commissions and other charges due and to become due to agents and brokers.....		2,075 79
Total liabilities, except capital and net surplus.....		\$74,509 41
Joint stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		10,857 08
Aggregate liabilities, including paid-up capital and net surplus,		\$285,366 49

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$117,576 58	
Deduct re-insurance, rebate and return premiums.....	14,887 00	
Net cash received for premiums (all fire).....		\$102,689 58
Interest received on bonds and mortgages and from all other sources,		14,391 95
Aggregate income received during the year in cash.....		\$117,081 53

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$96,224 02	
Cash dividends actually paid.....	6,000 00	
Paid for commissions and brokerage.....	19,857 29	
Salaries and other charges of officers, clerks and other employees.....	5,350 00	
Amount paid for State, national and local taxes.....	4,587 31	
All other payments, viz.: stationery, printing, advertising, postage, etc.....	8,009 27	
Aggregate expenditures during the year, in cash.....		\$140,027 89

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,441,427	\$139,259 37
Written or renewed during the year.....	9,153,893	117,576 58
Total.....	\$18,595,320	\$256,835 95
Deduct those expired and marked off as terminated.....	10,856,843	143,633 79
In force at the end of the year.....	\$7,738,476	\$113,202 16
Deduct amount re-insured.....	136,696	1,564 85
Net amount in force.....	\$7,598,780	\$111,637 31

*Recapitulation of Fire Risks and Premiums.*

Year	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$5,131,631	\$76,728 80	1-2	\$38,364 80
1878.....		43,935	425 06	1-4	106 26
1879.....	Two years.....	62,925	683 07	3-4	512 30
1877.....		420,645	6,482 11	1-6	1,080 35
1878.....		358,113	4,899 64	1-2	2,449 83
1879.....	Three years.....	291,075	4,324 46	5-8	3,603 72



Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1876.....	Four years.....	\$12,434	\$170 22	1-8	\$21 27
1877.....		25,550	298 50	3-8	101 93
1878.....		62,345	691 14	5-8	431 95
1879.....		72,050	777 89	7-8	680 66
1875.....	Five years.....	249,235	4,253 39	1-10	425 83
1876.....		208,333	2,941 29	3-10	882 36
1877.....		309,055	4,197 42	1-2	2,098 71
1878.....		246,525	3,081 94	7-10	2,157 33
1879.....		244,925	3,242 23	9-10	2,918 01
Totals.....		\$7,738,476	\$113,202 16	.....	\$55,335 30

### General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$1,346,885 61
Total losses paid from organization to date .....	853,539 2
Total cash dividends declared since the company commenced business.....	80,000 00
Total amount of losses incurred during the year .....	94,425 34
Total amount of the Company's stock owned by the directors at par value.....	56,710 00
Total amount loaned to officers and directors.....	40,875 00

## FRANKLIN INSURANCE COMPANY.

COLUMBUS, OHIO.

Incorporated April 29, 1864.

Commenced business May 25, 1864.

JOHN GREENLEAF, *President.*

HENRY O. KANE, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$8,700 00
Loans on bond and mortgage (first liens).....	37,633 33
Loans on bond and mortgage upon which more than one year's interest is due.....	500 00
Interest accrued on bond and mortgage loans.....	2,040 83
Value of lands mortgaged.....	\$74,500 00
Buildings.....	36,500 00
Total value of mortgaged premises.....	\$111,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$104,000 00	\$106,600 00
Columbus and Toledo R. R. Co. first mortgage bonds.....	43,000 00	45,150 00
Total par and market value.....	\$147,000 00	\$151,750 00

\$151,750 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Columbus Gas Co. stock.....	\$2,450 00	\$3,000 00	\$2,000 00
Ogden Iron Co. bonds.....	1,000 00	800 00	639 36
Columbus Rolling Mill stock.....	5,000 00	3,750 00	2,420 00
Columbus and Hocking Valley R. R. stock.....	17,200 00	17,200 00	10,499 50
Thomas Iron Works stock.....	15,500 00	17,500 00	6,000 00
Total amounts.....	\$41,150 00	\$40,250 00	\$21,558 86

21,558 86

Cash in the Company's principal office in currency .....	\$14 63
Cash belonging to the Company deposited in bank.....	23,916 29

Total amount of cash items.....	23,930 92
Interest due and accrued on stocks owned, not included in market value.....	2,294 00
Interest due and accrued on collateral loans.....	1,184 79
Premiums in due course of collection.....	3,760 00
Bills receivable, secured.....	9,837 80
All other property, viz.: rents due and accrued .....	150 00

Aggregate amount of all actual available assets..... \$263,340 53

## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year, .....	\$19,264 60
Unearned premiums, pro rata, on fire risks running more than one year.....	14,016 68

Total unearned premiums as computed above... \$33,281 25

Total liabilities, except capital and net surplus.....	\$33,281 25
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	30,059 23

Aggregate liabilities, including paid-up capital and net surplus, \$263,340 53

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$47,570 28
Deduct re-insurance, rebate and return premiums.....	594 06

Net cash received for premiums (all fire).....	\$46,976 22
Interest received on bonds and mortgages .....	5,249 50
Interest and dividends received from all other sources.....	7,794 35
Income from all other sources, viz.: rent, \$382.10 premiums on government bonds, \$400.....	782 10

Aggregate income received during the year in cash..... \$60,802 17

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$29,058 14
Cash dividends actually paid.....	20,000 00
Paid for commission and brokerage.....	1,747 29
Salaries and other charges of officers, clerks and other employees.....	5,300 00
Amount paid for State, national and local taxes.....	1,889 45
All other payments, viz.: rent, stationery, printing, advertising, postage, etc.....	2,894 02
Aggregate expenditures during the year in cash.....	<u>\$60,888 90</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$6,036,932	\$83,533 00
Written or renewed during the year .....	4,804 31	50,735 27
Total.....	\$10,931,763	\$114,318 27
Deduct those expired and marked off as terminated .....	47,789 25	46,710 20
In force at the end of the year.....	<u>\$6,152,838</u>	<u>\$67,608 07</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$3,335,586	\$85,529 20	1-2	\$19,264 60
1878.....	Two years.....	15,600	136 50	1-4	34 13
1879.....		25,385	280 58	3-4	210 43
1877.....	Three years.....	705,610	6,552 60	1-6	1,108 77
1878.....		675,490	6,525 25	1-2	3,262 63
1879.....		615,035	5,406 04	5-6	4,505 03
1876.....		5,500	57 77	1-8	7 22
1877.....	Four years.....	12,350	130 53	3-8	48 96
1878.....		15,500	1,675 00	5-8	1,046 55
1879.....		2,500	12 50	7-8	10 92
1875.....		151,325	1,620 87	1-10	362 08
1876.....	Five years.....	170,750	1,927 72	3-10	578 31
1877.....		180,433	2,002 44	1-2	1,001 22
1878.....		153,624	1,729 07	7-10	1,201 30
1879.....		87,850	922 00	9-10	829 80
Totals.....		<u>\$6,152,838</u>	<u>\$67,608 07</u>	.....	<u>\$33,231 25</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$371,666 76
Total losses paid from organization to date.....	114,704 99
Total cash dividends declared since the Company commenced business.....	128,000 00
Total amount of losses incurred during the year.....	29,058 14
Total amount of the Company's stock owned by the directors at par value.....	107,000 00
Total amount loaned to officers and directors.....	29,000 00
Total amount loaned to stockholders who are not officers.....	<u>5,000 00</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$659,879 00
Amount of fire premiums received.....	8,368 67
Amount of losses incurred.....	3,954 72
Amount of fire losses paid.....	<u>3,954 72</u>

## FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 22, 1829.

Commenced business June, 1829.

ALFRED G. BAKER, *President*.EZRA T. CRESSON, *Secretary*.

Capital stock authorized, \$400,000.

Capital actually paid in, \$400,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$581,200 00
Loans on bond and mortgage (first liens).....	1,856,491 67
Interest due and unpaid on bond and mortgage loans.....	11,934 00
Interest accrued on bond and mortgage loans.....	27,740 71
Buildings (insured for \$2,162,975).....	
Total value of mortgaged premises.....	\$4,223,995 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$160,000 00	\$165,800 00
Mississippi State warrants.....	15,000 00	12,750 00
New Jersey State bonds.....	4,000 00	4,400 00
Maine State bonds.....	7,000 00	8,032 50
Philadelphia City bonds.....	50,000 00	59,875 00
Columbus City bonds.....	10,000 00	10,750 00
Camden City bonds.....	1,000 00	1,100 00
West Jersey R. R. bonds.....	10,000 00	11,650 00
Philadelphia and Reading R. R. bonds.....	8,000 00	8,240 00
Pennsylvania R. R. bonds.....	15,000 00	15,225 00
Harrisburg, Portsmouth, Lancaster, and Mt. Joy E. R. bonds...	25,000 00	26,525 00
Hestonville, Mantua, and Fairmount R. R. bonds.....	25,000 00	26,000 00
Lehigh Coal and Navigation Co. bonds.....	15,000 00	15,225 00
Commercial National Bank stock.....	5,000 00	6,600 00
Continental Hotel Co. stock.....	1,600 00	1,120 00
Total par and market value.....	\$336,600 00	\$356,417 50

356,417 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Pennsylvania R. R. bonds.....	\$100,000 00	\$105,000 00	\$100,000 00
Metropolitan National Bank, Washington, stock,	2,000 00	2,200 00	1,700 00
Harrisburg, Portsmouth, Lancaster and Mt. Joy			
R. R. bonds.....	2,000 00	2,120 00	5,000 00
West Chester and Philadelphia R. R. bonds.....	2,000 00	2,260 00	
Catawissa R. R. bonds.....	1,000 00	1,060 00	
Trenton City bonds.....	1,000 00	1,100 00	1,000 00
Lehigh Valley R. R. bonds.....	1,000 00	1,150 00	
New York and Erie R. R. bonds.....	20,000 00	23,100 00	
Pennsylvania R. R. stock.....	1,800 00	1,818 00	850 00
Rochester and State Line R. R. bonds.....	8,000 00	5,840 00	4,600 00
New York and Erie R. R. bonds.....	50,000 00	57,750 00	50,000 00
United States bonds.....	30,000 00	30,900 00	30,000 00
Total amount.....	\$215,000 00	\$234,298 00	\$213,050 00

213,050 00

Cash in the Company's principal office in currency.....	\$3,103 29
Cash belonging to the Company deposited in bank.....	166,983 50
Total amount of cash items.....	\$170,086 79
Interest due and accrued on stocks owned, not included in market value.....	4,275 00
Interest due and accrued on collateral loans.....	662 42
Premiums in due course of collection.....	40,413 12
All other property, viz.: re-insurance deposit premiums.....	356 25
Aggregate amount of all actual available assets.....	\$3,262,627 46

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$23,337 09
Losses unadjusted, including all reported and supposed losses.....	12,353 63
Losses resisted, including interest, costs and expenses.....	10,824 41
Net amount of all unpaid losses and claims.....	\$46,535 13
Unearned premiums, at 50 per cent. of premiums on fire risks under one year....	\$191,355 32
Unearned premiums, pro rata, on fire risks running more than one year.....	250,551 59
Total unearned premiums as computed above.....	441,906 91
Amount reclaimable on perpetual fire policies.....	1,406,998 92
Cash dividends to stockholders unpaid.....	904 00
All other demands against the Company.....	2,736 00
Total liabilities, except capital and net surplus.....	\$1,899,080 96
Joint stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities.....	963,546 50
Aggregate liabilities, including paid-up capital and net surplus,.....	\$3,262,627 46

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$579,071 86
Deduct re-insurance, rebate and return premiums.....	66,320 94
Net cash received from premiums (all fire).....	\$512,750 92
Interest received on bonds and mortgages.....	120,053 44
Interest and dividends received from all other sources.....	17,228 75
Income from all other sources.....	11,129 66
Aggregate income received during the year in cash.....	\$661,162 77

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$367,729 35
Cash dividends actually paid.....	128,528 00
Paid for commission and brokerage.....	65,404 47
Salaries and other charges of officers, clerks and other employees....	78,857 29
Amount paid for State, national and local taxes.....	26,144 20
All other payments, viz.: stationery, printing, advertising, postage, etc.....	98,678 00
Aggregate expenditures during the year in cash.....	\$765,341 31

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$143,867 352	\$2,561,774 19
Written or renewed during the year.....	56,468,598	646,237 13
Total.....	\$199,335,890	\$3,208,011 32
Deduct those expired and marked off as terminated.....	60,660,302	754,757 88
In force at the end of the year.....	\$138,675,588	\$2,453,253 44



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$36,415.601	\$382,710 64	1-2	\$191,355 32
1878.....	Two years.....	336,640	3,525 07	1-4	881 27
1879.....		238,926	2,201 99	3-4	1,651 49
1877.....		7,342,705	92,456 30	1-6	15,409 38
1878.....		6,172,115	73,540 88	1-2	36,770 44
1879.....		5,927,567	68,116 57	5-6	56,763 80
1877.....	Three years.....	1,203,965	12,414 92	1-8	1,551 87
1878.....		558,233	5,340 00	3-8	2,377 63
1879.....		746,416	7,866 86	5-8	4,916 79
1877.....		697,053	7,229 95	7-8	6,326 21
1878.....		3,864,456	81,859 50	1-10	8,185 95
1879.....	Four years.....	4,043,276	63,475 95	3-10	19,042 78
1877.....		4,279,513	58,034 59	1-2	29,017 29
1878.....		3,311,755	45,041 09	7-10	31,528 77
1879.....		3,093,736	40,142 25	9-10	36,128 02
Totals.....		\$78,331,781	\$944,956 65	.....	\$441,906 91

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$20,512,489 65
Total losses paid from organization to date.....	11,456,566 58
Total cash dividends declared since the Company commenced business.....	2,836,000 00
Total amount of losses incurred during the year.....	367,729 35
Total amount of the Company's stock owned by the directors at par value.....	53,200 00
Total amount loaned to stockholders who are not officers.....	6,000 00

Amount deposited in the various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000; Mississippi, \$15,000; Virginia, \$20,000; North Carolina, \$10,000.

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,227,370 00
Amount of fire premiums received.....	9,104 09
Amount of losses incurred.....	8,595 59
Amount of fire losses paid.....	8,595 59

## GERMAN FIRE INSURANCE COMPANY.

BALTIMORE, MD.

Incorporated March, 1865.

Commenced business March, 1865.

CHARLES WEBER, *President.*CHARLES WEBER, JR., *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$500,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$38,800 00
Loans on bond and mortgage (first liens) .....	110,569 21
Ground rents.....	108,833 33

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value
United States bonds.....	\$165,000 00	\$172,200 00
Maryland State bonds.....	20,000 00	21,800 00
Baltimore City bonds.....	30,000 00	34,200 00
Western Maryland R. R. bonds.....	26,000 00	29,900 00
Canton Company gold bonds.....	115,000 00	123,050 00
Northern Central R. R. bonds.....	24,000 00	25,760 00
Marietta and Cincinnati R. R. first mortgage bonds.....	53,500 00	55,640 00
Baltimore and Ohio R. R. first mortgage bonds.....	5,000 00	5,275 00
German Bank of Baltimore stock.....	40,000 00	30,000 00
Total par and market value.....	\$478,500 00	\$497,825 00

Cash in the Company's principal office in currency.....	\$234 00
Cash belonging to the Company deposited in bank.....	84,398 80

Total amount of cash items.....	85,232 80
Premiums in due course of collection.....	11,381 60

Aggregate amount of all actual available assets.....	\$852,641 94
--	--------------

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$20,000 00
Losses resisted, including interest, costs and expenses.....	1,250 00
Total.....	\$21,250 00
Deduct re-insurance thereon.....	1,850 00

Net amount of all unpaid losses and claims.....	\$19,400 00
---	-------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$85,038 04
Unearned premiums, pro rata, on fire risks running more than one year.....	16,871 66

Total unearned premiums as computed above.....	\$101,909 70
Amount reclaimable on perpetual fire policies.....	8,355 69
Cash dividend to stockholders unpaid.....	41 50

Total liabilities, except capital and net surplus.....	\$129,706 89
Joint stock capital paid up in cash .....	500,000 00
Surplus beyond all liabilities.....	222,935 05

Aggregate liabilities, including paid-up capital and net surplus..	\$852,641 94
--	--------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$193,004 06
Deduct re-insurance, rebate and return premiums.....	9,467 73

Net cash received for premiums (all fire).....	\$183,536 33
Interest received on bonds and mortgages and from all other sources,	30,544 45
Income from all other sources, viz.: rent, \$5,803.93; ground rent,	
\$3,248.61.....	9,052 54

Aggregate income received during the year in cash.....	\$223,133 32
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$74,483 43
Deduct salvages and re-insurances.....	1,465 23

Net amount paid for losses (all fire).....	\$73,018 25
--	-------------

Cash dividends actually paid.....	\$50,000 00
Paid for commission and brokerage.....	21,508 07
Salaries and other charges of officers, clerks and other employees....	11,162 97
Amount paid for State, national and local taxes .....	12,973 04
All other payments, viz.: stationery, printing, advertising, postage, etc.....	10,953 94
Aggregate expenditures during the year in cash.....	<u>\$179,616 27</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$29,142,000	\$142,671 58
Written or renewed during the year.....	30,398,400	184,079 70
Total.....	\$60,040,400	\$226,751 28
Deduct those expired and marked off as terminated.....	27,868,212	129,634 41
In force at the end of the year.....	\$32,172,188	\$197,116 87
Deduct amount re-insured.....	9,700	543 37
Net amount in force.....	<u>\$32,162,488</u>	<u>\$196,573 50</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$29,536,280	\$170,076 09	1-2	\$85,038 04
1878.....	Two years.....	13,500	71 10	1-4	17 77
1879.....		42,485	294 77	3-4	221 07
1877.....		344,690	3,140 13	1-6	523 35
1878.....	Three years.....	459,040	4,747 92	1-2	2,373 96
1879.....		1,069,128	10,339 39	5-6	8,616 16
1876.....				1-8	
1877.....	Four years.....			3-8	
1878.....				5-8	
1879.....				7-8	
1875.....		17,300	327 16	1-10	32 71
1876.....		105,358	1,393 12	3-10	417 93
1877.....	Five years.....	113,700	1,125 67	1-2	562 83
1878.....		210,500	2,232 07	7-10	1,562 40
1879.....		250,507	2,826 08	9-10	2,543,48
Totals.....		<u>\$32,162,488</u>	<u>\$196,573 50</u>	.....	<u>\$101,909 70</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,490,319 00
Total losses paid from organization to date.....	468,243 00
Total cash dividends declared since the Company commenced business.....	293,000 00
Total dividends declared payable in stock from organization.....	440,000 00
Total amount of losses incurred during the year.....	93,000 00
Total amount of the Company's stock owned by the directors at par value.....	75,070 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia, \$25,000.....	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$172,515 00
Amount of fire premiums received.....	1,166 38

# GERMAN-AMERICAN INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated March 7, 1872.

Commenced business March 7, 1872.

EMILE OELBERMANN, *President.*

JAMES A. SILVEY, *Secretary.*

Capital stock authorized, \$1,000,000.

Capital actually paid in, \$1,000,000.

### I. ASSETS.

	Par value.	Market value.
United States 4 per cent. registered bonds.....	\$1,052,000 00	\$1,084,855 00
“ 4 per cent. coupon bonds.....	153,000 00	157,590 00
“ 4½ per cent. registered bonds.....	260,000 00	276,250 00
“ 5 per cent. registered bonds.....	38,000 00	38,807 00
“ 6 per cent. 1880 bonds.....	30,000 00	30,712 00
“ 6 per cent. 1881 bonds.....	7,000 00	7,297 00
“ 6 per cent. currency bonds.....	160,000 00	193,630 00
Missouri 6 per cent. bonds.....	50,000 00	53,000 00
Rhode Island 6 per cent. bonds.....	50,000 00	53,500 00
Rochester City 7 per cent. bonds.....	40,000 00	44,800 00
Buffalo City 7 per cent. bonds.....	25,000 00	28,000 00
Yonkers City 7 per cent. bonds.....	21,000 00	23,520 00
New York Central R. R. 6 per cent. bonds.....	50,000 00	51,500 00
Central Pacific R. R. 1st mortgage gold 6 per cent. bonds.....	40,000 00	43,300 00
Union Pacific R. R. 1st mortgage gold 6 per cent. bonds.....	40,000 00	43,300 00
Kansas Pacific R. R. (Den. Div.) gold 6 per cent. bonds.....	20,000 00	20,500 00
Kansas Pacific R. R., June and Dec., gold 6 per cent. bonds.....	20,000 00	22,400 00
Chicago, R. I. and Pacific R. R. 1st mortgage 6 per cent. bonds.....	50,000 00	57,500 00
Erie R. R. consolidated 1st mortgage bonds.....	20,000 00	23,200 00
Syr., Bing. & N. Y. R. R. 1st mortgage 7 per cent. bonds.....	20,000 00	23,800 00
New York and Harlem R. R. stock.....	50,000 00	79,500 00
Total par and market value.....	\$2,196,000 00	\$2,357,971 00

\$2,357,971 00

### Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.
United States 4½ per cent. coupon bonds.....	\$1,000 00	\$1,062 00	\$500 00
Erie Railway 1st mortgage bonds.....	30,000 00	34,800 00	25,000 00
Total amounts.....	\$31,000 00	\$35,862 00	\$25,500 00

\$25,500 00

Cash in the Company's principal office, in currency.....	\$1,908 04
Cash belonging to the Company deposited in Bank.....	\$131,416 26

Total amount of cash items.....	133,324 30
Premiums in due course of collection.....	102,573 34

Aggregate amount of all actual available assets. \$2,619,368 64

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$24,034 80
Losses unadjusted, including all reported and supposed losses.....	53,189 82
Losses resisted, including interest, costs and expenses.....	10,261 09
Total.....	\$87,485 71
Deduct re-insurance thereon.....	10,854 42

Net amount of all unpaid losses and claims. ....	\$76,631 29
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$406,057 19
Unearned premiums, pro rata, on fire risks running more than one year.....	232,571 56

Total unearned premiums as computed above..... 638,626 75

Commissions and other charges due and to become due to agents and brokers.....	\$28,444 44
Total liabilities, except capital and net surplus.....	\$743,702 48
Joint stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	875,666 16
Aggregate liabilities, including paid-up capital and net surplus,	\$2,619,368 64

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,156,982 57
Deduct re-insurance, rebate and return premiums.....	163,502 33
Net cash received for premiums (all fire).....	\$993,480 54
Interest and dividends received from all other sources.....	119,207 66
Aggregate income received during the year in cash.....	\$1,112,688 20

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$550,665 77
Deduct salvages and re-insurances.....	36,719 77
Net amount paid for losses (all fire).....	\$513,946 00
Cash dividends actually paid.....	100,000 00
Paid for commission and brokerage.....	148,455 93
Salaries and other charges of officers, clerks and other employees.....	95,697 73
Amount paid for State, national and local taxes.....	34,129 67
All other payments, viz.: stationery, printing, advertising, postage, etc.....	110,471 10
Aggregate expenditures during the year in cash.....	\$1,002,700 43

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$121,846,485	\$1,107,875 78
Written or renewed during the year.....	135,020,839	1,139,334 38
Total.....	\$256,867,320	\$2,247,210 16
Deduct those expired and marked off as terminated.....	110,185,256	974,227 54
In force at the end of the year.....	\$146,682,068	\$1,272,983 62
Deduct amount re-insured.....	4,108,607	47,200 52
Net amount in force.....	\$142,573,461	\$1,225,782 10

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$97,964,699	\$812,114 38	1-2	\$406,057 19
1878.....	Two years.....	459,842	2,981 18	1-4	745 29
1879.....		613,603	4,696 04	3-4	3,522 03
1877.....	Three years.....	7,219,148	67,498 47	1-9	11,349 74
1878.....		10,498,091	95,350 81	1-2	47,675 41
1879.....		13,422,509	111,253 94	5-6	92,711 60
1876.....	Four years.....	220,819	2,162 03	1-8	270 25
1877.....		208,150	1,161 51	3-8	435 57
1878.....		251,505	2,335 95	5-8	1,461 06
1879.....		372,793	4,081 53	7-8	3,571 33
1875.....	Five years.....	967,513	14,867 95	1-10	1,496 79
1876.....		2,169,327	23,379 68	3-10	7,013 88
1877.....		2,112,147	17,863 22	1-2	8,931 61
1878.....		2,594,635	29,678 32	7-10	20,774 81
1879.....		3,478,240	36,357 09	9-10	32,721 30
Totals.....		\$142,573,461	\$1,225,782 10	.....	\$638,626 75



*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$7,466,286 59
Total losses paid from organization to date.....	3,183,072 17
Total cash dividends declared since the Company commenced business.....	640,000 00
Total amount of losses incurred during the year.....	524,346 45
Total amount of the Company's stock owned by the directors at par value.....	338,400 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia \$25,000, with liability of \$2,598.94.....	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$4,025,431 00
Amount of fire premiums received.....	24,462 48
Amount of losses incurred.....	2,517 44
Amount of fire losses paid.....	2,854 30

## GERMANIA FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated March 2, 1859.

Commenced business March 2, 1859.

RUDOLPH GARRIGUE, *President.*HUGO SCHUMANN, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$500,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$54,013 50
Loans on bond and mortgage (first liens).....	529,100 00
Interest due and unpaid on bond and mortgage loans.....	1,750 00
Interest accrued on bond and mortgage loans.....	15,508 50
Value of lands mortgaged.....	\$384,900 00
Buildings (insured for \$489,025).....	521,300 00
Total value of mortgaged premises.....	\$906,700 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$920,000 00	\$961,993 75
National Park Bank stock.....	5,000 00	5,500 00
Total par and market value.....	\$925,000 00	\$967,493 75

\$967,493 75

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
First National Bank, Jersey City, stock.....	\$5,500 00	\$7,150 00	\$5,200 00
National State Bank of Elizabeth, New Jersey, stock.....	16,400 00	8,200 00	
Sterling Fire Insurance Company stock.....	2,000 00	1,600 00	4,500 00
Total amounts.....	\$23,900 00	\$16,950 00	\$9,700 00

Cash in the Company's principal office, in currency.....	\$15,696 08
Cash belonging to the Company deposited in bank.....	2,591 51

Total amount of cash items.....	\$18,227 59
Interest due and accrued on collateral loans.....	664 90
Premiums in due course of collection.....	2,880 35
All other property, viz.: Balances and cash in hands of agents and in branch offices, \$57,992.61; deposited with Treasurer of Miss- issippi, \$7,500; special deposit with United States States Trust Company, \$2,000; total.....	67,492 61
Aggregate amount of all actual available assets.....	\$1,666,831 20

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$26,704 54
Losses unadjusted, including all reported and supposed losses.....	13,029 63
Losses resisted, including interest, costs and expenses.....	28,639 34
Total.....	\$68,373 51
Deduct re-insurance thereon.....	2,462 95

Net amount of all unpaid losses and claims.....	\$65,910 56
---	-------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year, \$233,682 03	
Unearned premiums, pro rata, on fire risks running more than one year.....	114,484 89

Total unearned premiums as computed above.....	348,166 42
--	------------

Total liabilities, except capital and net surplus.....	\$414,076 98
Joint stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	752,754 22

Aggregate liabilities, including paid-up capital and net surplus,	\$1,666,831 20
---	----------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$599,893 62
Deduct re-insurance, rebate and return premiums.....	50,325 96

Net cash received for premiums (all fire).....	\$549,567 66
Interest received on bonds and mortgages.....	35,461 82
Interest and dividends received from all other sources.....	36,691 84

Aggregate income received during the year in cash.....	\$621,721 32
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$231,470 66
Deduct salvages and re-insurances.....	1,087 86

Net amount paid for losses (all fire).....	\$230,382 80
Cash dividends actually paid.....	70,000 00
Paid for commission and brokerage.....	116,846 10
Salaries and other charges of officers, clerks and other employees..	61,035 20
Amount paid for State, national and local taxes.....	36,700 90
All other payments, viz.: stationery, printing, advertising, postage, etc.....	93,999 23

Aggregate expenditures during the year in cash.....	\$608,964 23
---	--------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$73,333,025	\$727,867 06
Written or renewed during the year.....	54,361,332	539,593 62
Total.....	\$127,694,417	\$1,327,760 68
Deduct those expired and marked off as terminated.....	50,289,982	620,200 53
In force at the end of the year.....	\$77,404,434	\$707,560 15
Deduct amount re-insured.....	1,215,007	8,761 74
Net amount in force.....	\$76,189,427	\$698,798 41

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$57,015,723	\$467,384 07	1-2	\$233,682 03
1878.....	One year or less.....	67,550	533 23	1-4	133 31
1879.....	Two years.....	139,281	1,228 20	3-4	921 15
1877.....	Two years.....	4,224,958	50,223 91	1-6	8,370 65
1878.....	Three years.....	4,343,769	47,789 08	1-2	23,894 54
1879.....	Three years.....	4,864,786	51,128 46	5-6	42,607 05
1876.....	Four years.....	106,480	1,099 17	1-3	137 33
1877.....	Four years.....	114,996	1,250 59	3-3	468 96
1878.....	Four years.....	145,344	1,463 87	5-3	916 79
1879.....	Four years.....	135,037	1,398 21	7-3	1,223 43
1875.....	Five years.....	1,006,566	16,992 54	1-10	1,699 25
1876.....	Five years.....	1,054,848	16,307 45	3-10	4,892 23
1877.....	Five years.....	1,108,864	15,890 00	1-2	7,945 00
1878.....	Five years.....	801,164	11,196 64	7-10	7,837 65
1879.....	Five years.....	1,060,117	14,929 97	9-10	13,436 97
Totals.....		\$76,189,427	\$698,791 41	.....	\$348,166 42

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$11,382,997 00
Total losses paid from organization to date.....	5,251,401 33
Total cash dividends declared since the Company commenced business.....	1,116,000 00
Total amount of losses incurred during the year.....	242,143 88
Total amount of the Company's stock owned by the directors at par value.....	75,150 00
Total amount loaned to stockholders who are not officers.....	4,500 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows : In the State of Mississippi, \$7,500 ; Georgia, \$25,000, and North Carolina, \$10,000.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$2,915,800
Amount of fire premiums received.....	16,743 87
Amount of losses incurred.....	206 62
Amount of fire losses paid.....	539 77

## GIRARD FIRE AND MARINE INSURANCE COMPANY.

## PHILADELPHIA, PA.

Incorporated March, 1853.

Commenced business May, 1853.

ALFRED S. GILLET, *President*.PHILANDER C. ROYCE, *Secretary*.

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$363,800 00
Loans on bond and mortgage (first liens).....	357,716 65
Loans on bond and mortgage upon which more than one year's interest is due (which is in process of foreclosure).....	5,000 00
Interest due and unpaid on bond and mortgage loans .....	1,402 50
Interest accrued on bond and mortgage loans.....	5,788 00
Buildings (insured for \$293,950).....	.....
Total value of mortgaged premises.....	\$1,039,883 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$150,000 00	\$156,751 25
City of Philadelphia bonds.....	17,800 00	21,264 00
City of Louisville bonds.....	10,000 00	11,000 00
City and county of St. Louis bonds.....	10,000 00	10,500 00
American Steamship Co. bonds.....	5,000 00	5,050 00
Union Pacific R. R. Co. bonds.....	5,000 00	5,550 00
Connecting R. R. Co. bonds.....	10,000 00	10,900 00
Pennsylvania R. R. Co. bonds.....	18,000 00	20,055 00
Camden and Amboy R. R. Co. bonds.....	17,000 00	18,540 00
Philadelphia and Erie R. R. Co. bonds.....	15,000 00	16,450 00
Philadelphia and Reading R. R. Co. bonds.....	5,000 00	3,350 00
Philadelphia and Reading scrip.....	1,750 00	1,610 00
Lehigh Navigation Co. bonds.....	11,000 00	12,100 00
Susquehanna Coal Co. bonds.....	3,000 00	3,390 00
Lancaster and Reading R. R. Co. bonds.....	10,000 00	10,500 00
North Pennsylvania R. R. Co. bonds.....	5,000 00	5,631 25
Iowa school bonds.....	3,600 00	3,705 00
Total par and market value.....	\$297,150 00	\$316,046 50

316,046 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Phila., Wil. and Balto. R. R. Co. bonds.....	\$2,500 00	\$3,250 00	
United States bonds.....	10,000 00	10,400 00	\$7,000 00
Total amount.....	\$12,500 00	\$13,650 00	\$7,000 00

\$7,000 00

Cash in the Company's principal office in currency.....	\$2,402 96
Cash belonging to the Company deposited in bank.....	66,414 65

68,824 61

Total amount of cash items.....

Interest due and accrued on collateral loans.....	\$80 42
Premiums in due course of collection.....	28,208 60
All other property, viz.: rents due and accrued, \$1,866.37; temporary loans secured, \$4,000; deposited for perpetual insurance of company's buildings, \$1,900; total.....	7,766 37
Aggregate amount of all actual available assets.....	<u>\$1,161,633 65</u>

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$27,002 06
Unearned premiums, at 50 per cent. of premiums on fire risks under one year... \$104,647 09	
Unearned premiums, pro rata, on fire risks running more than one year..... 103,170 48	
Total unearned premiums as computed above.....	207,817 57
Amount reclaimable on perpetual fire policies.....	59,737 04
Salaries and other miscellaneous expenses due and accrued.....	1,033 08
Commissions and other charges due and to become due to agents and brokers.....	6,376 53
All other demands against the Company, viz.: return premiums, \$1,368.51; re-insurance, \$198.01; tax assessments, \$188.53 .....	1,755 35
Total liabilities, except capital and net surplus.....	<u>\$303,771 63</u>
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	557,862 02
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$1,161,633 65</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$269,576 37
Deduct re-insurance, rebate and return premiums..... 15,973 02	
Net cash received for premiums (all fire).....	\$253,603 35
Interest received on bonds and mortgages.....	25,032 43
Interest and dividends received from all other sources.....	18,102 28
Income from all other sources, viz.: rent.....	15,648 61
Aggregate income received during the year in cash.....	<u>\$312,436 67</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$112,958 90
Deduct salvages and re-insurances..... 1,484 55	
Net amount paid for losses (all fire).....	\$111,474 45
Cash dividends actually paid.....	60,000 00
Paid for commission and brokerage .....	47,552 19
Salaries and other charges of officers, clerks and other employees....	32,477 26
Amount paid for State, national and local taxes.....	20,589 73
All other payments, viz.: stationery, printing, advertising, postage, etc .....	20,240 42
Aggregate expenditures during the year in cash.....	<u>\$292,334 05</u>



## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$41,268,694	\$491,586 67
Written or renewed during the year.....	30,877,823	274,799 58
Total.....	\$72,146,517	\$766,386 25
Deduct those expired and marked off as terminated.....	30,824,746	285,475 38
In force at the end of the year.....	\$41,321,771	\$480,910 87
Deduct amount re-insured.....	393,655	3,617 82
Net amount in force.....	\$40,928,116	\$477,293 05

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$23,983,372	\$206,294 18	1-2	\$104,647 08
1878.....	Two years.....	117,630	979 61	1-4	244 90
1879.....		84,149	820 12	3-4	615 09
1877.....	Three years.....	2,970,858	33,116 24	1-5	5,519 37
1878.....		2,916,818	31,284 04	1-2	15,642 02
1879.....		3,109,559	32,137 50	5-6	26,781 25
1876.....	Four years.....	97,740	1,056 38	1-8	132 05
1877.....		120,641	1,272 35	3-8	477 12
1878.....		43,025	482 05	5-8	301 25
1879.....		50,775	536 90	7-8	469 78
1876.....	Five years.....	790,906	12,453 37	1-10	1,245 33
1877.....		723,182	10,578 94	3-10	3,173 68
1878.....		727,725	9,980 80	1-2	4,990 40
1879.....		765,880	9,861 44	7-10	6,903 01
More than five years.....		660,370	8,694 56	9-10	7,825 11
Perpetual.....		1,564,906	48,083 53	6-10	28,850 12
		2,200,578	66,601 04	.....	59,737 04
Totals.....		\$40,928,116	\$477,293 05	.....	\$267,554 61

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$4,729,445 97
Total losses paid from organization to date.....	2,072,373 90
Total cash dividends declared since the Company commenced business.....	642,196 00
Total amount of losses incurred during the year.....	128,499 17
Total amount of the Company's stock owned by the directors at par value.....	96,600 00
Total amount loaned to officers and directors.....	7,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,348,328 00
Amount of fire premiums received.....	12,544 21
Amount of losses incurred.....	4,823 48
Amount of fire losses paid.....	4,804 38

## HANOVER FIRE INSURANCE COMPANY.

### NEW YORK CITY.

Incorporated April 9, 1852.

Commenced business April 9, 1852.

BENJAMIN S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$500,000.

#### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$2,725 95
Loans on bond and mortgage (first liens).....	164,750 00
Interest due and unpaid on bond and mortgage loans.....	330 00
Interest accrued on bond and mortgage loans.....	843 53
Value of lands mortgaged.....	\$142,000 00
Buildings (insured for \$167,450).....	213,000 00
Total value of mortgaged premises.....	<u>\$355,000 00</u>

#### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,100,000 00	\$1,154,007 50
Brooklyn Wallabout Bay Improvement bonds.....	20,000 00	21,500 00
Brooklyn Public Park loan.....	30,000 00	36,600 00
Connecticut bonds.....	20,000 00	21,400 00
New York Central R. R. bonds.....	20,000 00	31,275 00
New York and Harlem R. R. first mortgage bonds.....	25,000 00	31,375 00
Metropolitan National Bank stock.....	7,500 00	9,937 50
American Exchange National Bank stock.....	15,000 00	17,100 00
Central Trust Company stock.....	10,000 00	11,500 00
Total par and market value.....	<u>\$1,267,500 00</u>	<u>\$1,334,695 00</u>

1,334,695 00

#### *Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Hanover National Bank stock.....	\$2,500 00	\$2,825 00	\$1,500 00
United States bonds.....	4,500 00	4,720 00	4,150 00
Brooklyn Public Park loan.....	5,000 00	6,100 00	5,000 00
United States coupon bonds.....	1,650 00	1,718 06	1,650 00
Manhattan Company stock.....	2,200 00	2,970 00	5,000 00
New York Life and Trust Company stock.....	1,000 00	3,600 00	
Total amounts.....	<u>\$16,850 00</u>	<u>\$21,933 06</u>	<u>\$17,300 00</u>

17,300 00

Cash in the Company's principal office, in currency.....	\$12,898 37
Cash belonging to the Company deposited in bank.....	<u>51,011 88</u>

Total amount of cash items..... 63,910 35

Interest due and accrued on stocks owned, not included in market value.....	\$1,916 67
Interest due and accrued on collateral loans.....	99 26
Premiums in due course of collection.....	4,559 00
All other property, viz.: balance in hands of agents in course of transmission.....	59,570 81
Aggregate amount of all actual available assets.....	<u>\$1,650,700 57</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$21,401 15
Losses unadjusted, including all reported and supposed losses.....	27,574 63
Losses resisted, including interest, costs and expenses.....	27,689 34
Total.....	<u>\$76,665 12</u>
Deduct re-insurance thereon.....	47 00
Net amount of all unpaid losses and claims.....	<u>\$76,618 12</u>
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$217,753 56
Unearned premiums, pro rata, on fire risks running more than one year.....	170,383 68
Total unearned premiums as computed above.....	<u>388,137 24</u>
Total liabilities, except capital and net surplus.....	<u>\$464,755 36</u>
Joint stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	<u>685,945 21</u>
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$1,650,700 57</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$626,242 92
Deduct re-insurance, rebate and return premiums.....	<u>50,197 39</u>
Net cash received for premiums (all fire).....	<u>\$576,045 53</u>
Interest received on bonds and mortgages.....	11,368 25
Interest and dividends received from all other sources.....	<u>61,510 70</u>
Aggregate income received during the year in cash.....	<u>\$648,924 48</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$312,772 46
Deduct salvages and re-insurances.....	<u>8,864 21</u>
Net amount paid for losses (all fire).....	<u>\$303,908 25</u>
Cash dividends actually paid.....	100,000 00
Paid for commission and brokerage.....	95,267 26
Salaries and other charges of officers, clerks and other employees....	46,410 32
Amount paid for State, national and local taxes.....	17,617 48
All other payments, viz.: stationery, printing, advertising, postage, etc.....	<u>112,765 78</u>
Aggregate expenditures during the year, in cash.....	<u>\$675,969 09</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$36,460,100	\$853,171 52
Written or renewed during the year.....	76,627,112	605,445 04
Total.....	\$163,087,213	1,458,616 56
Deduct those expired and marked off as terminated.....	76,614,433	656,258 47
In force at the end of the year.....	\$86,472,779	\$802,358 09
Deduct amount re-insured.....	1,605,339	10,202 57
Net amount in force.....	\$84,867,440	\$792,155 52

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$52,561,296	\$435,507 10	1-2	\$217,753 56
1878.....	Two years.....	111,075	704 35	1-4	176 09
1879.....		66,500	444 09	3-4	333 06
1877.....	Three years.....	6,987,129	72,447 75	1-6	12,074 62
1878.....		6,846,676	67,143 26	1-2	33,571 63
1879.....		6,914,038	66,317 24	5-6	55,181 03
1880.....		32,500	65 00	...	65 09
1876.....	Four years.....	415,470	4,202 73	1-8	525 34
1877.....		331,475	3,415 76	3-8	1,280 91
1878.....		400,361	4,277 69	5-8	2,673 55
1879.....		318,558	3,410 69	7-8	2,984 39
1875.....		2,121,269	30,326 13	1-10	5,032 81
1876.....	Five years.....	2,275,870	35,513 93	3-10	10,054 17
1877.....		2,032,417	28,330 76	1-2	13,115 38
1878.....		1,630,020	21,143 36	7-10	14,800 35
1879.....	Over five years.....	1,804,134	22,541 57	9-10	20,287 42
		25,650	562 06	var. fracs.	227 97
Totals.....		\$84,867,440	\$792,155 52	.....	\$388,137 24

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$10,052,213 86
Total losses paid from organization to date.....	5,227,700 24
Total cash dividends declared since the Company commenced business.....	984,500 00
Total amount of losses declared payable in stock from organization.....	100,000 00
Total amount of losses incurred during the year.....	306,577 82
Total amount of the Company's stock owned by the directors at par value.....	148,000 00
Total amount loaned to stockholders who are not officers.....	6,650 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000; Mississippi, \$7,500 00.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$2,469,768 26
Amount of fire premiums received.....	20,783 83
Amount of losses incurred.....	6,716 60
Amount of fire losses paid.....	5,348 44

## HARTFORD FIRE INSURANCE COMPANY.

## HARTFORD CONN.

Incorporated May 18, 1810.

Commenced business August, 1810.

GEORGE L. CHASE, *President*.J. D. BROWNE, *Secretary*.

Capital actually paid in, \$1,250,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered .....	\$630,175 60
Loans on bond and mortgage (first liens) .....	773,324 40
Interest accrued on bond and mortgage loans. ....	34,662 58
Value of lands mortgaged.....	\$900,000 00
Buildings (insured for \$603,867).....	.....
Total value of mortgaged premises.....	\$1,767,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Hartford National Bank, Hartford, stock .....	\$51,100 00	\$77,672 00
Phoenix National Bank, Hartford, stock .....	46,700 00	71,451 00
Connecticut River Bank, Hartford, stock .....	3,000 00	3,500 00
American National Bank, Hartford, stock .....	15,000 00	19,200 00
Charter Oak National Bank, Hartford, stock .....	20,000 00	25,800 00
Farmers' and Mechanics' National Bank, Hartford, stock .....	18,200 00	22,204 00
Mercantile National Bank, Hartford, stock .....	15,000 00	18,460 00
First National Bank, Hartford, stock .....	17,200 00	18,920 00
Etna National Bank, Hartford, stock .....	31,500 00	38,430 00
City National Bank, Hartford, stock .....	20,800 00	18,304 00
Connecticut Trust and Safe Deposit Company, Hartford, stock .....	23,000 00	17,260 00
American Exchange National Bank, New York, stock .....	20,000 00	23,400 00
National Bank of Commerce, New York, stock .....	10,000 00	13,500 00
Importers' and Traders' National Bank, New York, stock .....	30,000 00	65,100 00
Bank of America, New York, stock .....	30,000 00	44,100 00
Manhattan Company Bank, New York, stock .....	10,000 00	14,500 00
Merchants' National Bank, New York stock .....	16,700 00	21,376 00
Union National Bank, New York, stock .....	8,000 00	11,840 00
Bank of North America, New York, stock .....	7,000 00	5,950 00
Metropolitan National Bank, New York, stock .....	22,500 00	29,925 00
Blackstone National Bank, Boston, stock .....	10,600 00	11,342 00
National Bank Commerce, Boston, stock .....	3,200 00	3,560 00
Second National Bank, Boston, stock .....	10,900 00	15,750 50
Hide and Leather National Bank, Boston, stock .....	2,400 00	2,694 00
Atlantic National Bank, Boston, stock .....	3,900 00	5,460 00
First National Bank, Boston, stock .....	10,000 00	18,050 00
Boylston National Bank, Boston, stock .....	12,500 00	13,812 50
Merchants' Bank, St. Louis, stock .....	10,000 00	3,200 00
Union National Bank, Albany, stock .....	6,200 00	6,820 00
First National Bank, Albany, stock .....	3,300 00	4,950 00
Montreal Bank, Montreal, stock .....	30,000 00	42,000 00
Ontario Bank, Bowmanville, stock .....	13,000 00	9,300 00
Connecticut River Company stock .....	12,000 00	3,000 00
Connecticut River R. R. Co. stock .....	2,000 00	2,800 00
New York, New Haven and Hartford R. R. Co. stock .....	70,000 00	112,000 00
United States bonds .....	256,800 00	273,492 00
Tennessee State bonds .....	33,000 00	10,890 00
Alabama State bonds .....	10,000 00	5,360 00
South Carolina consols bonds .....	14,605 00	12,414 25
Toledo, Ohio, Water Works bonds .....	5,000 00	5,260 00
Watertown, N. Y., town bonds .....	3,500 00	3,500 00
Harlem River and Port Chester R. R. Co. (guaranteed) bonds ..	50,000 00	60,000 00
City of New Brunswick, N. J., bonds .....	45,000 00	47,250 00
Pawtucket, R. I., town bonds .....	75,000 00	87,000 00
Dubuque, Iowa, city bonds .....	25,000 00	25,000 00
Des Moines, Iowa, city bonds .....	50,000 00	50,000 00
Oswego, N. Y., city certificates .....	20,000 00	20,000 00
Total par and market value .....	\$1,203,605 00	\$1,414,757 25

1,414,757 25



Cash in the Company's principal office in currency .....	\$1,479 44	
Cash belonging to the Company deposited in bank.....	346,842 37	
Total amount of cash items.....		\$348,322 41
Interest due and accrued on stocks owned, not included in market value.....		2,159 62
Premiums in due course of collection.....		241,695 57
All other property, viz.: rents due and accrued, \$1,907.47; State tax due from non-resident stockholders, \$9,016.....		10,923 47
Aggregate amount of all actual available assets.....		\$3,456,020 90

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$84,528 03	
Losses resisted, including interest, costs and expenses.....	39,578 43	
Net amount of all unpaid losses and claims.....		\$124,106 46
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, .....	\$547,194 08	
Unearned premiums, pro rata, on fire risks running more than one year.....	563,435 18	
Total unearned premiums as computed above.....		1,110,629 26
Commissions and other charges due and to become due to agents and brokers.....		35,886 00
Total liabilities, except capital and net surplus.....		\$1,270,621 72
Joint stock capital paid up in cash.....		1,250,000 00
Surplus beyond all liabilities.....		935,399 18
Aggregate liabilities, including surplus.....		\$3,456,020 90

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$1,558,533 10	
Deduct re-insurance, rebate and return premiums.....	98,408 98	
Net cash received for premiums (all fire).....		\$1,460,124 12
Interest received on bonds and mortgages.....		49,872 04
Interest and dividends received from all other sources.....		100,655 85
Income from all other sources, viz.: rent.....		17,953 68
Aggregate income received during the year in cash.....		\$1,628,705 69

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$860,444 88	
Cash dividends actually paid.....	250,000 00	
Paid for commission and brokerage.....	212,422 48	
Salaries and other charges of officers, clerks and other employees...	119,137 64	
Amount paid for State, national and local taxes.....	33,556 56	
All other payments, viz.: stationery, printing, advertising, postage, etc.....	110,843 60	
Aggregate expenditures during the year in cash.....		\$1,586,405 16

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$188,039,953	\$2,162,188 13
Written or renewed during the year.....	151,442,247	1,568,533 10
Total.....	\$339,482,200	\$3,720,721 23
Deduct those expired and marked off as terminated.....	142,436,662	1,529,208 38
In force at the end of the year.....	\$197,045,538	\$2,191,512 85

*Recapitulation of Fire Risks and Premiums.*

Year Written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$100,790,988	\$1,094,388 17	1-2	\$547,194 08
1878.....	Two years.....	421,199	3,622 79	1-4	905 70
1879.....		401,694	3,574 17	3-4	2,680 63
1877.....		14,401,809	158,294 18	1-6	26,382 36
1878.....	Three years.....	16,073,567	168,688 12	1-2	84,344 06
1879.....		19,238,624	197,401 85	5-6	164,501 54
1876.....		1,833,921	19,308 22	1-8	2,413 53
1877.....	Four years.....	1,786,302	18,561 83	3-8	6,960 69
1878.....		1,914,585	19,844 00	5-8	12,402 50
1879.....		2,471,826	22,642 95	7-8	19,812 58
1875.....	Five years.....	6,084,260	89,149 43	1-10	8,914 94
1876.....		8,537,732	107,445 01	3-10	32,233 50
1877.....		7,716,242	98,181 40	1-2	49,090 70
1878.....		7,558,806	92,886 04	7-10	65,020 23
1879.....		8,013,982	97,524 69	9-10	87,772 22
Totals.....		\$197,045,538	\$2,191,512 85	.....	\$1,110,629 26

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$35,680,633 68
Total losses paid from organization to date.....	22,906,256 10
Total cash dividends declared since the Company commenced business.....	3,813,100 00
Total dividends declared payable in stock from organization.....	950,000 00
Total amount of losses incurred during the year.....	820,644 35
Total amount of the Company's stock owned by the directors at par value.....	170,200 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000; North Carolina, \$10,000; Canada, \$100,000...	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$691,225 00
Amount of fire premiums received.....	6,764 05
Amount of losses incurred.....	1,053 06
Amount of fire losses paid.....	848 06

## HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

Organized June, 1866.

Commenced business October, 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Capital stock authorized, \$1,000,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$4,778 69
Loans on bond and mortgage (first liens) .....	64,700 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$10,900 is in process of foreclosure).....	11,700 00
Interest due and unpaid on bond and mortgage loans.....	275 00
Interest accrued on bond and mortgage loans.....	1,638 37
Value of lands mortgaged.....	\$245,117 00
Buildings (insured for \$15,100).....	43,695 00
Total value of mortgaged premises.....	\$288,812 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
State of Connecticut bonds.....	\$70,000 00	\$74,900 00	
United States bonds.....	46,000 00	46,920 00	
Evansville, Indiana, city bonds.....	10,000 00	10,000 00	
Urbana, Illinois, township bonds.....	4,000 00	4,000 00	
Peoria, Illinois, township bonds.....	5,000 00	5,000 00	
Peoria, Illinois, county bonds.....	5,000 00	5,250 00	
Dayton and Western railroad bonds.....	15,000 00	14,625 00	
City National Bank, Hartford, stock.....	5,000 00	4,400 00	
Hartford National Bank stock.....	1,300 00	1,950 00	
Security Company, Hartford, stock.....	5,000 00	5,500 00	
New York, New Haven and Hartford R. R. Co. stock.....	10,000 00	16,000 00	
Total par and market value.....	\$176,300 00	\$188,545 00	
Cash in the Company's principal office in currency.....		\$168 77	188,545 00
Cash belonging to the Company deposited in bank.....		15,575 99	
Total amount of cash items.....			15,744 46
Interest due and accrued on stocks owned, not included in market value.....			3,507 90
Premiums in due course of collection.....			23,570 19
Aggregate amount of actual available assets.....			\$314,459 91

## II. LIABILITIES.

Net amount of all unpaid losses and claims .....	\$6,225 00
Total unearned premiums on steam boiler risks.....	60,749 47
Net reserve under inspection department.....	26,035 49
Miscellaneous expenses due and accrued.....	375 00
Total liabilities, except capital and net surplus.....	\$93,384 96
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	21,074 95
Aggregate liabilities, including paid-up capital and net surplus,	\$314,459 91

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$180,761 23
Deduct re-insurance, rebate and return premiums.....	6,855 79
Net cash received for premiums.....	\$173,905 44
Interest received on bonds and mortgages.....	5,017 08
Interest and dividends received from all other sources.....	11,159 02
Aggregate income received during the year, in cash.....	\$190,081 54

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$7,787 06
Cash dividends actually paid.....	20,000 00
Paid for commission and brokerage.....	46,752 10
Salaries and other charges of officers, clerks and other employees....	11,833 28
Amount paid for State, national and local taxes.....	2,493 39
All other payments, viz.: stationery, printing, advertising, postage, inspection expenses, etc.....	80,533 21
Aggregate expenditures during the year in cash.....	<u>\$169,399 04</u>

## V. MISCELLANEOUS.

	Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$13,053,534	\$110,942 49
Written or renewed during the year.....	15,107,715	125,300 00
Total.....	<u>\$28,161,249</u>	<u>\$236,242 49</u>
Deduct those expired and marked off as terminated.....	13,528,947	114,743 55
In force at the end of the year.....	<u>\$14,632,302</u>	<u>\$121,498 94</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,623,501 81
Total losses paid from organization to date.....	108,167 63
Total cash dividends declared since the Company commenced business.....	157,250 00
Total dividends declared payable in stock from organization.....	90,000 00
Total amount of losses incurred during the year.....	11,207 24
Total amount of the Company's stock owned by the directors at par value.....	36,040 00
Total number of boilers under care of the company, 10,082.....	
Amount deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Connecticut \$100,000.....	

*Business in the State of New Jersey During the Year.*

Amount of risks written.....	\$496,267 00
Amount of premiums received.....	4,514 82
Received for inspections.....	1,934 93

## HOFFMAN FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated May 4, 1864.

Commenced business May 4, 1864.

MARCUS F. HODGES, *President.*JOHN D. MACINTYRE, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.



## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$28,794 43
Loans on bond and mortgage (first liens).....	85,700 00
Loans on bond and mortgage upon which more than one year's interest is due.....	21,293 00
Interest due and accrued on bond and mortgage loans.....	3,502 01
Value of lands mortgaged.....	\$85,000 00
Buildings (insured for \$89,000).....	109,500 00
Total value of mortgaged premises.....	\$194,500 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$120,000 00	\$124,562 50
New York Central and Hudson River R. R. Co. stock.....	20,000 00	26,000 00
American Exchange Bank stock.....	10,000 00	11,400 00
Bank of the Metropolis stock.....	7,500 00	8,250 00
Total par and market value.....	\$157,500 00	\$170,212 50

170,212 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Bank of New York stock.....	\$900 00	\$1,260 00	\$950 00
Star Fire Insurance Company stock.....	2,900 00	3,132 00	1,800 00
United States bonds.....	1,000 00	1,040 00	1,000 00
Total amounts.....	\$4,800 00	\$5,432 00	\$3,750 00

3,750 00

Cash in the Company's principal office in currency.....	\$2,740 40
Cash belonging to the Company deposited in bank.....	12,919 34

Total amount of cash items.....	15,669 74
Interest due and accrued on stocks owned, not included in market value.....	400 00
Interest due and accrued on collateral loans.....	126 00
Premiums in due course of collection.....	9,340 40

Aggregate amount of all actual available assets.....	\$338,778 08
--	--------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,086 29
Losses unadjusted, including all reported and supposed losses.....	7,995 00
Total.....	\$15,081 29
Deduct re-insurance thereon.....	760 42

Net amount of all unpaid losses and claims.....	\$14,320 87
---	-------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year... \$59,339 48	
Unearned premiums, pro rata, on fire risks running more than one year..... 9,640 14	
Unearned premiums, at 100 per cent. on inland navigation risks..... 62 50	

Total unearned premiums as computed above.....	69,042 12
Commissions and other charges due and to become due to agents and brokers.....	804 70
Return premiums.....	74 31

Total liabilities, except capital and net surplus.....	\$84,242 00
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	54,536 08

Aggregate liabilities, including paid-up capital and net surplus,	\$338,778 08
---	--------------



## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$147,357 33	\$125 00
Deduct re-insurance, rebate and return premiums.....	17,431 94	.....
Net cash received for premiums.....	\$129,925 39	\$125 00
Interest received on bonds and mortgages.....		\$130,060 39
Interest and dividends received from all other sources.....		8,160 22
Income from all other sources, viz.: rent.....		7,799 95
		2,024 50
Aggregate income received during the year in cash.....		\$148,045 06

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$96,108 70
Deduct salvages and re-insurances.....	3,403 04
Net amount paid for losses (all fire).....	\$92,705 66
Cash dividends actually paid.....	20,000 00
Paid for commission and brokerage.....	21,879 96
Salaries and other charges of officers, clerks and other employees....	19,393 93
Amount paid for State, national and local taxes.....	6,207 62
All other payments, viz.: stationery, printing, advertising, postage, etc.....	19,852 30
Aggregate expenditures during the year in cash.....	\$180,039 47

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$13,856,465	\$138,488 37
Written or renewed during the year.....	16,713,969	143,307 37
Total.....	\$30,570,424	\$286,795 74
Deduct those expired and marked off as terminated.....	16,267,166	146,325 53
In force at the end of the year.....	\$14,303,259	\$140,470 21
Deduct amount re-insured.....	363,961	3,229 74
Net amount in force.....	\$13,939,298	\$137,240 47

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$12,413,897	\$118,803 97	1-2	\$59,401 98
1878.....		7,000	30 55	1-4	7 63
1879.....	Two years.....	10,000	110 57	3-4	82 93
1877.....		275,286	3,584 90	1-5	697 48
1878.....	Three years.....	277,028	2,965 19	1-2	1,482 60
1879.....		473,375	4,260 22	5-6	3,550 19
1875.....		81,379	1,748 25	1-10	174 82
1876.....		64,308	1,131 17	3-10	339 35
1877.....	Five years.....	127,017	1,599 88	1-2	799 94
1878.....		69,450	1,062 42	7-10	743 70
1879.....		143,054	2,068 34	9-10	1,861 30
Totals.....		\$13,941,798	\$137,365 47	.....	\$69,042 12

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,110,117 62
Total losses paid from organization to date.....	1,342,101 20
Total cash dividends declared since the Company commenced business.....	150,000 00
Total amount of losses incurred during the year.....	90,835 19
Total amount of the Company's stock owned by the directors at par value.....	60,900 00
Total amount loaned to officers and directors.....	950 00
Total amount loaned to stockholders who are not officers.....	950 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$141,691 09
Amount of fire premiums received.....	1,147 15

## HOME INSURANCE COMPANY.

### NEW YORK CITY.

Incorporated April, 1853.

Commenced business April, 1853.

CHARLES J. MARTIN, *President.*

JOHN H. WASHBURN, *Secretary.*

Capital stock authorized, \$3,000,000.

Capital actually paid in, \$3,000,000.

#### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$54,125 91
Loans on bond and mortgage (first liens).....	1,866,653 00
Interest due and unpaid on bond and mortgage loans.....	500 00
Interest accrued on bond and mortgage loans.....	43,992 29
Value of lands mortgaged.....	\$2,230,650 00
Buildings (insured for \$1,512,750).....	1,940,750 00
Total value of mortgaged premises.....	\$4,171,400 00

#### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$3,000,000 00	\$2,184,125 00
Mississippi treasury warrants.....	20,000 00	20,000 00
New York City 5 per cent. bonds of 1906.....	35,000 00	37,100 00
Brooklyn 7 per cent. bonds.....	87,700 00	105,309 50
Watertown, N. Y., 7 per cent. bonds.....	70,000 00	72,450 00
Hanover National Bank of New York.....	10,000 00	11,000 00
American Exchange National Bank of New York stock.....	20,000 00	22,400 00
Fourth National Bank of New York stock.....	8,000 00	8,400 00
St. Nicholas National Bank of New York stock.....	12,500 00	15,000 00
Metropolitan National Bank of New York stock.....	22,500 00	29,925 00
Mercantile National Bank of New York stock.....	20,000 00	16,000 00
Merchants' Exchange National Bank of New York stock.....	15,000 00	11,550 00
Chatham National Bank of New York stock.....	4,000 00	4,000 00
National Bank of the Republic, New York, stock.....	20,000 00	23,600 00
National Bank of Commerce, New York, stock.....	10,000 00	13,200 00
National Butchers' and Drovers' Bank, New York, stock.....	3,750 00	3,787 50
Bank of America, New York, stock.....	20,000 00	29,400 00
Manhattan Company, New York, stock.....	10,000 00	14,500 00
Total par and market value.....	\$3,388,450 00	\$3,622,747 00

\$3,622,747 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
St. Nicholas National Bank.....	\$1,000 00	\$1,040 00	\$400 00
United States 5's, 1881.....	5,000 00	5,168 75	
New Jersey Zinc Co.....	300 00	90 00	4,750 00
Union Trust Co.....	22,700 00	34,050 00	
St. Nicholas National Bank.....	1,000 00	1,040 00	23,500 00
N. Y. Central and Hudson River R. R.....	5,000 00	6,450 00	2,700 00
N. Y. Central and Hudson River R. R.....	5,000 00	6,450 00	3,000 00
Long Island Bank.....	22,850 00	22,850 00	18,000 00
Morris and Essex R. R.....	5,000 00	5,100 00	2,000 00
United States 4's.....	3,500 00	3,609 37	3,100 00
Col. and Hock. N. R. R., first mortgage.....	1,000 00	900 00	750 00
United States 4's.....	3,500 00	3,609 37	3,000 00
Fourth National Bank.....	100 00	105 00	85 00
Fourth National Bank.....	100 00	105 00	85 00
Win. and St. Peter R. R., first mortgage.....	2,000 00	2,080 00	1,500 00
National Bank of Commerce.....	1,100 00	1,452 00	1,000 00
New Haven County Bank.....	490 00	539 00	1,300 00
New Hampshire and Northampton R. R.....	1,000 00	1,200 00	
National Bank of the Republic.....	20,000 00	23,600 00	15,000 00
City Bank of New Haven.....	700 00	1,050 00	500 00
Lake Shore and Michigan Southern R. R.....	10,000 00	10,000 00	
Importers' and Traders' National Bank.....	3,500 00	7,350 00	7,000 00
Kansas Pacific, Denver Extension, first mort. 6's..	30,000 00	30,600 00	25,000 00
Union Pacific Sinking fund.....	5,000 00	5,700 00	5,000 00
Albany and Susquehanna R. R.....	30,000 00	30,300 00	25,000 00
New York Central and Hudson River R. R.....	10,000 00	12,900 00	10,000 00
Kansas Pacific first mortgage 6's.....	20,000 00	22,000 00	15,000 00
Adams' Express Co.....	15,000 00	15,900 00	
United States 5's.....	3,000 00	3,101 25	
United States 4's.....	2,000 00	2,062 50	25,000 00
United States 4½'s.....	500 00	531 25	
New York, Lake Erie and W. new second mort..	10,000 00	3,700 00	
Lehigh and Wilkesbarre guaranteed.....	15,000 00	16,300 00	
Metropolitan Elevated R. R. first mortgage.....	5,000 00	5,100 00	
New York, Lake Erie and W. funded 5's.....	10,000 00	8,200 00	
New York, Lake Erie and W. second mortgage..	27,000 00	23,490 00	50,000 00
Kansas Pacific, Denver Extension, first mort....	7,000 00	7,070 00	
Union Pacific sinking fund.....	2,000 00	2,280 00	
St. Paul and Sioux City first mortgage 6's.....	15,000 00	14,250 00	10,000 00
Erie first mortgage consol. gold.....	1,000 00	1,150 00	1,900 00
New York, Lake Erie and W. second mortgage..	15,000 00	13,050 60	
Chicago and Northwestern R. R.....	30,000 00	27,000 00	
Milwaukee and St. Paul R. R. preferred.....	10,000 00	10,000 00	50,900 00
Michigan Central R. R.....	10,000 00	8,900 00	
Michigan Central R. R.....	30,000 00	26,700 00	
New York, Lake Erie and W. new second mort..	5,000 00	4,550 00	25,000 00
Michigan Central R. R.....	39,080 00	29,700 00	
Milwaukee and St. Paul R. R.....	20,000 00	14,500 00	
Lake Shore and Michigan Southern R. R.....	10,000 00	10,000 00	50,000 00
New York, Lake Erie and W. funded bonds.....	10,000 00	8,200 00	
United States registered 5's, 1881.....	20,000 00	20,675 00	
United States coupon 4's.....	1,400 00	1,443 75	20,000 00
Milwaukee and St. Paul R. R.....	20,000 00	14,800 00	
Chicago and Northwestern R. R.....	10,000 00	9,900 00	20,000 00
Total amounts.....	\$543,740 00	\$543,592 24	\$418,670 00

\$418,670 00

Cash belonging to the Company deposited in bank.....

233,299 29

Interest due and accrued on bonds owned, not included in market value.....

7,524 50

Interest due and accrued on collateral loans.....

2,853 87

Premiums in due course of collection.....

160,622 25

Aggregate amount of all actual available assets..... \$6,410,988 11

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..... \$55,638 46  
 Losses unadjusted, including all reported and supposed losses..... 148,286 89  
 Losses resisted, including interest, costs and expenses..... 50,829 87

Total..... \$254,754 72

Deduct re-insurance thereon..... 5,989 91

Net amount of all unpaid losses and claims..... \$248,764 81

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.. \$892,421 00  
 Unearned premiums, pro rata, on fire risks running more than one year..... 949,017 00

Total unearned premiums as computed above.....	\$1,841,438 00
Total liabilities, except surplus.....	\$2,090,202 81
Joint stock capital paid up in cash.....	3,000,000 00
Surplus beyond all liabilities.....	1,320,785 30
Aggregate liabilities, including net surplus.....	\$6,410,988 11

## III. INCOME DURING THE YEAR.

Gross cash premiums received..... \$2,845,923 00  
 Deduct re-insurance, rebate and return premiums..... 325,982 76

Net cash received for premiums (all fire).....	\$2,519,940 24
Interest received on bonds and mortgages.....	139,235 87
Interest and dividends received from all other sources.....	193,642 97

Aggregate income received during the year, in cash.....	\$2,852,819 08
---	----------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses..... \$1,536,342 67  
 Deduct salvages and re-insurances..... 43,129 35

Net amount paid for losses (all fire).....	\$1,493,213 32
Cash dividends actually paid.....	300,000 00
Paid for commission and brokerage.....	456,721 91
Salaries and other charges of officers, clerks and other employees....	244,752 90
Amount paid for State, national and local taxes.....	79,453 74
All other payments, viz.: stationery, printing, advertising, postage, etc.....	228,427 82

Aggregate expenditures during the year in cash.....	\$2,802,569 69
---	----------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$344,131,435	\$3,464,353 00
Written or renewed during the year.....	324,052,438	2,845,923 00
Total.....	\$668,183,873	\$6,310,276 00
Deduct those expired and marked off as terminated.....	311,972,936	2,571,520 28
In force at the end of the year.....	\$356,210,934	\$3,738,655 72
Deduct amount re-insured.....	6,418,944	79,531 72
Net amount in force.....	\$349,791,990	\$3,659,124 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$180,912,254	\$1,784,841 00	1-2	\$892,421 00
1878.....	Two years.....	4,634,990	25,736 00	1-4	6,434 00
1879.....	Two years.....	2,582,398	17,335 00	3-4	13,439 00
1877.....	Three years.....	28,765,728	332,215 00	1-6	53,708 00
1878.....	Three years.....	32,672,147	326,279 00	1-2	163,140 00
1879.....	Three years.....	34,204,069	335,581 00	5-6	279,651 00
1876.....	Four years.....	2,500,185	26,235 00	1-5	3,279 00
1877.....	Four years.....	2,131,440	21,690 00	3-8	8,134 00
1878.....	Four years.....	2,198,802	22,170 00	6-8	13,556 00
1879.....	Four years.....	1,976,064	20,374 00	7-8	17,827 00
1875.....	Five years.....	7,902,128	119,482 00	1-10	11,948 00
1876.....	Five years.....	11,129,466	164,901 00	3-10	49,470 00
1877.....	Five years.....	13,260,660	170,040 00	1-2	85,020 00
1878.....	Five years.....	11,731,073	142,297 00	7-10	99,608 00
1879.....	Five years.....	13,190,556	159,898 00	9-10	143,908 00
Totals.....		\$349,791,990	\$3,659,124 00	.....	\$1,841,438 00

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$48,407,411 12
Total losses paid from organization to date.....	29,980,583 55
Total cash dividends declared since the Company commenced business.....	4,915,000 00
Total dividends declared payable in stock from organization.....	1,000,000 00
Total amount of losses incurred during the year.....	1,502,455 49
Total amount of the Company's stock owned by the directors at par value.....	423,400 00
Total amount loaned to directors.....	143,250 00
Total amount loaned to stockholders who are not officers.....	20,070 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia, \$44,000; Georgia, \$25,000; Mississippi, \$20,000; North Carolina, \$10,000.....	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$7,277,075 00
Amount of fire premiums received.....	45,995 56
Amount of losses incurred.....	21,349 49
Amount of fire losses paid.....	18,277 46

## HOWARD INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated March 9, 1825.

Commenced business March 9, 1825.

HENRY A. OAKLEY, *President.*CHARLES A. HULL, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$500,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$115,000 00
Loans on bond and mortgage (first liens).....	38,475 00
Interest due and unpaid on bond and mortgage loans.....	54 25
Interest accrued on bond and mortgage loans.....	1,043 92
Value of lands mortgaged.....	\$56,800 00
Buildings.....	66,000 00
Total value of mortgaged premises.....	\$122,800 00



*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$400,000 00	\$452,675 00
New York city and county bonds.....	25,000 00	26,900 00
Delaware and Hudson Canal Co. first mortgage bonds.....	30,000 00	32,100 00
United New Jersey Railroad and Canal Co. bonds.....	4,000 00	4,800 00
National Bank of Commerce stock.....	2,800 00	3,920 00
Metropolitan National Bank stock.....	7,500 00	10,500 00
American Exchange National Bank stock.....	16,000 00	18,400 00
Mercantile National Bank stock.....	650 00	845 00
Phenix National Bank stock.....	2,800 00	2,660 00
Manhattan Gas Light Co. stock.....	2,500 00	3,500 00
New York Gas Light Co. stock.....	5,000 00	4,050 00
Total par and market value.....	\$496,250 00	\$560,350 00

\$560,350 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Manhattan Company Bank stock.....	\$1,000 00	\$1,450 00	\$500 00
Total amounts.....	\$1,000 00	\$1,450 00	\$500 00

500 00

Cash in the Company's principal office in currency.....	\$4,568 92
Cash belonging to the Company deposited in bank.....	4,698 15

9,262 07

Total amount of cash items.....	2,918 50
Interest due and accrued on stocks owned, not included in market value.....	18,324 12
Premiums in due course of collection.....	477 09

All other property, viz.: rents due and accrued.....	
--	--

Aggregate amount of all actual available assets..... \$746,404 95

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$9,230 69
Losses resisted, including interest, costs and expenses.....	4,600 00

Net amount of all unpaid losses and claims..... \$13,830 69

Unearned premiums, at 50 per cent. of premiums on fire risks under one year...	\$84,732 57
Unearned premiums, pro rata, on fire risks running more than one year.....	31,025 93

Total unearned premiums as computed above..... 115,758 50

Total liabilities, except capital and net surplus..	\$129,589 19
Joint stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	116,815 76

Aggregate liabilities, including paid-up capital and net surplus, \$746,404 95

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$225,906 99	\$20 42
Deduct re-insurance, rebate and return premiums.....	22,267 42	.....
Net cash received for premiums.....	\$200,639 57	\$20 42

\$200,659 99

Interest received on bonds and mortgages.....	2,175 58
Interest and dividends received from all other sources.....	29,571 18
Income from all other sources, viz.: rent.....	3,864 58

Aggregate income received during the year in cash..... \$236,271 33

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$131,973 83
Deduct salvages and re-insurances.....	64 15
Net amount paid for losses (all fire).....	\$131,909 68
Cash dividends actually paid.....	25,000 00
Paid for commission and brokerage.....	28,716 45
Salaries and other charges of officers, clerks and other employees....	36,070 62
Amount paid for State, national and local taxes.....	9,425 16
All other payments, viz. : stationery, printing, advertising, postage, etc.....	25,047 61
Aggregate expenditures during the year in cash.....	\$256,169 52

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$23,844,854	\$201,075 77
Written or renewed during the year.....	29,682,802	222,726 28
Total.....	\$53,527,656	\$423,802 05
Deduct those expired and marked off as terminated.....	26,672,777	190,922 61
In force at the end of the year.....	\$26,854,879	\$232,879 44
Deduct amount re-insured.....	877,285	6,273 59
Net amount in force.....	\$25,977,594	\$226,605 85

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$20,628,891	\$169,465 15	1-2	\$84,732 57
1878.....	Two years.....	40,400	204 66	1-4	51 16
1879.....		71,575	465 56	3-4	349 17
1877.....	Three years.....	1,067,109	11,895 44	1-6	1,982 57
1878.....		1,331,146	13,269 04	1-2	6,634 52
1879.....		1,608,102	15,738 29	5-6	13,115 24
1876.....	Four years.....	13,750	153 50	1-8	19 19
1877.....		5,300	58 00	3-8	21 75
1878.....		53,350	487 71	5-8	304 82
1879.....		49,050	546 41	7-8	478 11
1876.....	Five years.....	90,082	1,508 00	1-10	150 80
1877.....		196,605	3,095 60	3-10	928 68
1878.....		234,160	2,725 90	1-2	1,362 95
1879.....		291,833	3,331 81	7-10	2,332 27
Totals.....		\$25,977 594	\$226,605 85	.....	\$115,758 50

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$6,517,554 00
Total losses paid from organization to date.....	4,448,729 00
Total cash dividends declared since the Company commenced business.....	2,030,875 00
Total amount of losses incurred during the year.....	119,431 25
Total amount of the Company's stock owned by the directors at par value.....	71,500 00
Total amount loaned to stockholders who are not officers.....	500 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$296,178 00
Amount of fire premiums received.....	2,142 51
Amount of losses incurred.....	67 67
Amount of fire losses paid.....	67 67

## INSURANCE COMPANY OF NORTH AMERICA.

## PHILADELPHIA, PA.

Incorporated April 14, 1794.

Commenced business ————

CHARLES PLATT, *President*.MATTHIAS MARIS, *Secretary*.

Capital stock authorized, \$2,000,000.

Capital actually paid in, \$2,000,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$147,162 97
Loans on bond and mortgage (first liens).....	1,420,599 77
Interest due and accrued on bond and mortgage loans.....	34,065 75
Buildings (insured for \$830,625).....	
Total value of mortgaged premises.....	\$2,940,500 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,000,000 00	\$1,032,000 00
Baltimore city loan, 5 per cent.....	400,000 00	415,000 00
Pennsylvania State loan, in currency.....	569,000 00	571,905 00
New Jersey State loan.....	54,000 00	58,320 00
Delaware State loan.....	10,000 00	11,000 00
Connecticut State loan, 1881.....	52,000 00	57,200 00
South Carolina Consolidated State loan, 6 per cent.....	11,000 00	4,950 00
Philadelphia city 6's.....	100,000 00	119,000 00
Pittsburgh city 7's.....	15,000 00	17,400 00
Cincinnati city bonds.....	60,000 00	67,030 00
Indianapolis city 7 3-10's.....	50,000 00	51,800 00
Hartford city 6's.....	50,000 00	55,000 00
Rochester city 7's.....	25,000 00	28,500 00
Fall River city 5's, gold.....	30,000 00	31,800 00
Toledo city 8's.....	21,000 00	23,100 00
Harrisburg city 6's.....	15,000 00	15,750 00
Providence city 5's, gold.....	25,000 00	27,000 00
Newark city 7's.....	20,000 00	22,800 00
Cleveland city 7's.....	36,500 00	40,880 00
Boston city 6's.....	200,000 00	232,000 00
Williamsport city 6's.....	8,000 00	2,400 00
Dayton city 8's.....	11,000 00	12,320 00
Burlington city 8's.....	12,000 00	13,440 00
Bellefonte borough bonds, 6's.....	6,000 00	6,000 00
Pennsylvania R. R. Co. 1st mortgage, 6 per cent.....	50,000 00	50,000 00
Delaware R. R. Co. 1st mortgage, guaranteed by the Philadelphia, Wilmington and Baltimore R. R. Co.....	25,000 00	27,250 00
Chesapeake and Delaware Canal Co. bonds, 6 per cent.....	37,000 00	29,470 00
North Pennsylvania R. R. Co. bonds, coupon.....	35,000 00	38,500 00
Belvidere Delaware R. R. Co. 1st mort. bonds, 6 per cent.....	50,000 00	55,000 00
Delaware Division Canal Co. bonds, 6 per cent.....	15,000 00	14,250 00
Delaware and Raritan Canal Co. and Camden and Amboy R. R. Co. and Telegraph Co., 6 per cent.....	11,000 00	12,210 00
Lehigh Coal and Nav. Co. convertible bonds, \$6,750, 6 per cent.,	11,750 00	11,162 50
Lehigh Coal and Nav. Co. consolidated mort., \$5,000, 7 per ct.,		
Lehigh Valley R. R. Co. 1st mortgage, 6 per cent.....	50,000 00	54,750 00
Lehigh Valley R. R. Co. bonds, 7 per cent.....	25,000 00	30,575 00
Pennsylvania and New York Canal and R. R. Co. 7's, loan guaranteed by Lehigh Valley R. R. Co.....	30,000 00	35,400 00
Philadelphia and Reading R. R. Co. 7's, registered.....	5,000 00	5,750 00
Philadelphia and Reading R. R. consolidated 1st mortgage...	78,000 00	87,360 00
Pennsylvania R. R. Co. consolidated 1st mort. bonds, 6 per ct.,	100,000 00	110,000 00
Lehigh Valley R. R. Co. consolidated mort. bonds, 6 per cent.,	50,000 00	57,500 00
Little Schuylkill Nav. and R. R. and Coal Co. bonds, 7 per cent.,	20,000 00	31,200 00

	Par value.	Market value.
Philadelphia and Reading R. R. Co. 1st mortgage loan.....	\$50,000 00	\$51,500 00
The Wm. Cramp & Sons Dry Dock loan, registered, 7 per cent.,	28,000 00	28,000 00
Philadelphia, Wilmington and Baltimore R. R. Co. bonds, 6 per cent.....	39,000 00	41,340 00
Steam tug "North America,".....	54,543 05	54,543 05
Philadelphia National Bank stock.....	10,000 00	17,400 00
Chesapeake and Delaware Canal Co. stock.....	11,400 00	1,140 00
Philadelphia, Germantown and Norristown R. R. Co. stock..	15,000 00	30,600 00
Sandy Hook Quarantine and City Island Telegraph Co.....	1,000 00	1,000 00
Mutual Insurance scrip.....	15,590 00	15,590 00
Total par and market value.....	\$3,522,783 05	\$3,788,885 55

\$3,788,885 55

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Catawissa Railroad bonds.....	\$5,000 00	\$5,700 00	
Schuylkill Navigation bonds.....	2,500 00	2,050 00	\$15,500 00
Harrisburg city bonds.....	12,500 00	13,125 00	
Philadelphia city bonds.....	2,000 00	2,380 00	1,600 00
Pennsylvania Company for Insurance on Lives and Granting Annuities.....	900 00	2,295 00	1,400 00
Pennsylvania Fire Insurance Company stock....	500 00	750 00	650 00
Merchants' Life Insurance Company stock.....	2,500 00	2,500 00	350 00
Total amounts.....	\$25,900 00	\$28,800 00	\$18,900 00

Cash belonging to the Company deposited in bank.....	554,239 73
Interest due and accrued on stocks owned, not included in market value.....	3,270 00
Interest due and accrued on collateral loans.....	1,064 02
Premiums in due course of collection.....	347,941 34
Bills receivable, not matured, for fire, marine and inland risks.....	263,011 05

Aggregate amount of all actual available assets..... \$6,579,140 18

*Items not Admitted as Assets.*

Amount loaned on Company's own stock.....	\$12,600 00
---	-------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$28,409 30
Losses unadjusted, including all reported and supposed losses.....	305,974 00
Losses resisted, including interest, costs and expenses.....	15,616 70

Net amount of all unpaid losses and claims..... \$350,000 00

Unearned premiums, at 50 per cent. on fire risks under one year.....	\$507,030 76
Unearned premiums, pro rata, on fire risks running more than one year.....	508,418 00
Unearned premiums on inland navigation risks.....	445,865 76

Total unearned premiums as computed above ..... 1,461,314 52

Amount reclaimable on perpetual fire policies.....	365,964 15
--	------------

Total liabilities, except capital and net surplus..... \$2,177,278 67

Joint stock capital paid up in cash.....	2,000,000 00
--	--------------

Surplus beyond all liabilities.....	2,401,861 51
-------------------------------------	--------------

Aggregate liabilities, including paid-up capital and net surplus, \$6,559,140 18

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$1,376,684 45	\$2,364,047 78
Deduct re-insurance, rebate and return premiums.....	118,118 81	428,364 24
Net cash received for premiums.....	\$1,258,565 64	\$1,935,683 54

3,194,249 18



Net perpetual premiums for the year.....	\$15,525 82
Interest received on bonds and mortgages.....	87,908 85
Interest and dividends received from all other sources.....	200,839 51

Aggregate income received during the year in cash..... \$3,498,523 36

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$696,731 11	\$1,942,967 12
Deduct salvages and re-insurances.....	14,001 47	292,217 99
Net amount paid for losses.....	\$682,729 64	\$1,650,749 13
Cash dividends actually paid.....		\$2,333,478 77
Paid for commission and brokerage .....		400,000 00
Salaries and other charges of officers, clerks and other employees...		337,621 79
Amount paid for State, national and local taxes.....		128,900 00
All other payments, viz.: stationery, printing, advertising, postage, etc.....		116,052 08
		155,065 53
Aggregate expenditures during the year in cash.....		\$3,471,118 17

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$159,455,956	\$1,914,864 49
Written or renewed during the year.....	131,890,441	1,376,684 45
Total.....	\$291,346,397	\$3,291,548 94
Deduct those expired and marked off as terminated.....	122,934,521	1,298,285 75
In force at the end of the year.....	\$168,411,876	\$1,993,263 19
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$6,246,218	\$290,632 26
Written or renewed during the year.....	252,297,681	2,364,047 78
Total.....	\$258,543,899	\$2,654,680 04
Deduct those expired and marked off as terminated.....	230,979,800	2,208,814 28
In force at the end of the year.....	\$27,566,099	\$445,865 76

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$85,964,723	\$990,949 02	1-2	\$495,474 00
1878.....	Two years.....	3,294,280	37,020 57	1-4	9,255 00
1879.....		2,627,843	28,877 94	3-4	21,657 00
1877.....	Three years.....	12,617,265	142,522 13	1-6	23,755 00
1878.....		13,415,098	142,845 64	1-2	71,222 00
1879.....	Four years.....	14,739,168	155,967 01	5-6	129,970 00
1876.....		1,091,939	15,967 10	1-8	1,966 00
1877.....	Five years.....	682,893	8,039 21	3-8	3,014 00
1878.....		1,573,025	19,347 44	5-8	12,090 00
1879.....	Over five years.....	1,418,065	16,849 71	7-8	14,735 00
1875.....		3,775,161	59,409 68	1-10	5,940 00
1876.....	Five years.....	6,243,065	95,827 41	3-10	23,746 00
1877.....		6,919,083	85,629 34	1-2	44,714 00
1878.....	Five years.....	6,298,539	78,083 02	7-10	54,656 00
1879.....		6,216,722	76,728 75	9-10	69,138 00
	Over five years.....	1,534,977	36,399 19	pro rata.	17,830 00
Totals .....		\$168,411,877	\$1,993,263 19	.....	\$1,003,892 00



*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$77,000,000 00
Total losses paid from organization to date.....	47,000,00 00
Total cash dividends declared since the Company commenced business.....	10,050,000 00
Total amount of losses incurred during the year.....	2,396,117 41
Total amount of the Company's stock owned by the directors at par value.....	235,690 00
Total amount loaned to stockholders who are not officers.....	30,500 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows : In the State of Georgia, \$25,000; North Carolina, \$10,000.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,528,851 00
Amount of fire premiums received.....	16,064 55
Amount of losses incurred.....	2,433 03
Amount of fire losses paid.....	16,094 59

## LORILLARD INSURANCE COMPANY.

## NEW YORK CITY.

Organized December, 1871.

Commenced business January, 1872.

CARLISLE NORWOOD, *President.*JOHN C. MILLS, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$68,000 00
Interest accrued on bond and mortgage loans.....	2,220 00
Buildings (insured for \$69,000).....	
Total value of mortgage premises.....	\$141,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$255,000 00	\$264,750 00
Lake Shore and Michigan Southern first mortgage bonds.....	25,000 00	31,750 00
Total par and market value.....	\$281,000 00	\$296,500 00

296,500 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Chatham Bank stock.....	\$3,000 00	\$3,300 00 }	\$4,000 00
Oriental Bank stock.....	1,000 00	1,500 00 }	
Phoenix Bank stock.....	500 00	450 00 }	
Park Bank stock.....	500 00	500 00 }	600 00
Total amounts.....	\$5,000 00	\$5,750 00	\$4,600 00
Cash in the Company's principal office, in currency.....			\$1,869 31
Cash belonging to the Company deposited in Bank.....			15,741 36
Total amount of cash items.....			17,610 67
Interest due and accrued on stocks owned, not included in market value.....			1,855 00
Interest due and accrued on collateral loans and bonds.....			754 60
Premiums in due course of collection.....			21,294 89
Aggregate amount of all actual available assets. ....			<u>\$412,835 16</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$11,100 00
Losses resisted, including interest, costs and expenses .....	2,800 00
Total.....	<u>\$13,900 00</u>
Deduct re-insurance thereon.....	4,000 00
Net amount of all unpaid losses and claims. ....	\$9,900 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$45,046 12
Unearned premiums, pro rata, on fire risks running more than one year.....	23,555 48
Total unearned premiums as computed above.....	68,599 60
Commissions and other charges due and to become due to agents and brokers.....	3,194 22
All other demands against the Company, viz.: return premium,	38 38
Total liabilities, except capital and net surplus.....	<u>\$81,732 20</u>
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	31,102 96
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$412,835 16</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$135,043 17
Deduct re-insurance, rebate and return premiums.....	19,139 66
Net cash received for premiums (all fire).....	\$115,903 51
Interest received on bonds and mortgages.....	4,650 00
Interest and dividends received from all other sources.....	16,283 25
Aggregate income received during the year in cash.....	<u>\$136,836 76</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$81,251 22
Deduct salvages and re-insurances .....	5,985 08
Net amount paid for losses (all fire).....	\$75,266 14
Cash dividends actually paid.....	15,000 00
Paid for commission and brokerage.....	17,298 56

Salaries and other charges of officers, clerks and other employees.....	\$20,770 00
Amount paid for State, national and local taxes.....	12,345 17
All other payments, viz.: stationery, printing, advertising, postage, etc.....	21,655 09
Aggregate expenditures during the year in cash.....	<u>\$162,334 96</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,975,848	\$112,292 23
Written or renewed during the year.....	21,520,993	139,441 81
Total.....	\$37,496,841	\$251,734 04
Deduct those expired and marked off as terminated.....	18,070,841	107,617 53
In force at the end of the year.....	\$19,426,000	\$144,116 46
Deduct amount re-insured.....	1,529,817	11,191 30
Net amount in force.....	<u>\$17,896,183</u>	<u>\$132,925 16</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$13,045,611	\$90,092 23	1-2	\$45,046 12
1878.....	Two years.....	22,700	174 24	1-4	43 56
1879.....		61,197	533 57	3-4	400 10
1877.....		752,817	6,468 20	1-9	1,078 02
1878.....	Three years.....	1,264,113	9,627 53	1-2	4,813 76
1879.....		1,380,219	10,636 98	5-6	8,864 15
1876.....		5,000	29 35	1-8	3 66
1877.....	Four years.....	5,000	100 00	3-8	37 50
1878.....		5,726	61 54	6-8	38 40
1879.....		2,000	15 85	7-8	13 87
1875.....	Five years.....	192,137	2,637 47	1-10	263 74
1876.....		215,891	2,637 00	3-10	791 10
1877.....		248,375	2,780 80	1-2	1,390 40
1878.....		270,964	3,010 55	7-10	2,107 35
1879.....		424,413	4,119 85	9-10	3,707 87
Totals.....		<u>\$17,896,183</u>	<u>\$132,925 16</u>	.....	<u>\$68,599 60</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,302,792 00
Total losses paid from organization to date.....	575,583 00
Total cash dividends declared since the Company commenced business.....	186,000 00
Total amount of losses incurred during the year.....	79,065 14
Total amount of the Company's stock owned by the directors at par value.....	104,500 00
Total amount loaned to stockholders who are not officers.....	4,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$30,150 00
Amount of fire premiums received.....	208 28

## LYCOMING FIRE INSURANCE COMPANY.

MUNCY, PA.

Incorporated March 20, 1840.

Commenced business April 18, 1840.

WM. P. I. PAINTER, *President*.JAMES M. BOWMAN, *Secretary*.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$50,000 00
Loans on bond and mortgage (first liens).....	3,798 88
Loans on bond and mortgage upon which more than one year's interest is due.....	4,337 00
Interest due and accrued on bond and mortgage loans.....	1,438 82
Value of lands mortgaged.....	\$7,000 00
Buildings.....	9,500 00
Total value of mortgaged premises.....	<u>\$16,500 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
Catawissa railroad bonds.....	\$11,000 00	\$12,815 00	
United States bonds.....	6,000 00	6,300 00	
Muncy Gas Company stock.....	2,800 00	2,800 00	
Total par and market value.....	<u>\$19,800 00</u>	<u>\$21,915 00</u>	
			21,915 00
Cash in the Company's principal office in currency.....	\$165 00		
Cash belonging to the Company deposited in bank.....	44,433 76		
Total amount of cash items.....			44,598 76
Interest due and accrued on stocks owned, not included in market value.....			385 00
Premiums in due course of collection.....			53,048 94
Bills receivable, \$7,166.07 ; judgment, \$4,342.40.....			11,508 47
Amount of assessments in process of collection.....			50,670 05
Net assessments due on premium notes.....			117,463 66
Premium notes held by the Company on policies in force.....	\$2,740,321 58		
Assessments made thereon.....	383,645 02		

Aggregate amount of all actual available assets..... \$359,164 58

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$45,219 59
Losses unadjusted, including all reported and supposed losses.....	44,198 99
Losses reisted, including interest, costs and expenses.....	26,062 50
Net amount of all unpaid losses and claims.....	\$115,481 08
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$106,450 40
Unearned premiums, pro rata, on fire risks running more than one year.....	82,770 81
Total unearned premiums as computed above.....	<u>189,221 21</u>
Total liabilities, except surplus.....	<u>\$304,702 29</u>

Surplus beyond all liabilities.....	\$54,462 29
Aggregate liabilities, including net surplus .....	\$359,164 58

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$397,141 57
Deduct re-insurance, rebate and return premiums.....	58,811 83

Net cash received from premiums (all fire).....	\$338,329 74
Interest received on bonds and mortgages and anticipated assessments,	864 48
Interest and dividends received from all other sources.....	1,404 00
Income from all other sources, viz.: bills receivable.....	3,069 28
Net assessments collected during the year.....	214,666 01

Aggregate income received during the year in cash.....	\$558,333 51
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$383,918 71
Deduct salvages and re-insurances.....	1,230 07

Net amount paid for losses (all fire).....	\$382,688 64
Paid for commission and brokerage.....	72,438 22
Salaries and other charges of officers, clerks and other employees....	12,754 20
Amount paid for State, national and local taxes.....	10,119 40
All other payments, viz.: stationery, printing, advertising, postage, etc.....	73,119 40

Aggregate expenditures during the year in cash.....	\$551,119 86
---	--------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Cash premiums.	Premium notes.
In force on the 31st of December of the preceding year.....	\$54,845,436	\$552,815 43	\$3,762,021 82
Written or renewed during the year.....	35,550,611	297,856 18	333,199 26
Total.....	\$90,396,077	\$850,671 61	\$4,395,221 08
Deduct those expired and marked off as terminated.....	38,438,527	345,946 24	1,654,899 50
In force at the end of the year.....	\$51,957,550	504,724 87	
Deduct amount re-insured.....	152,857	2,222 17	
Net amount in force Dec. 31, 1879, (cash and mutual)...	\$51,804,693	\$502,502 70	\$2,740,321 58

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$18,053,739	\$212,900 81	1-2	\$106,450 40
1878.....	Two years.....	139,739	1,089 65	1-4	272 41
1879.....		128,630	2,468 71	3-4	1,851 53
1877.....	Three years.....	3,135,907	41,706 52	1-5	6,951 09
1878.....		4,704,311	42,778 12	1-2	21,339 06
1879.....		3,093,743	33,913 95	5-6	28,261 63
1876.....		43,730	429 80	1-8	53 73
1877.....	Four years.....	65,099	641 18	3-8	240 45
1878.....		79,382	811 52	5-8	507 20
1879.....		58,763	636 76	7-8	557 17
1875.....		434,537	6,514 08	1-10	651 41
1876.....	Five years.....	609,590	8,432 53	3-10	2,529 76
1877.....		606,436	7,129 82	1-2	3,564 91
1878.....		925,964	11,130 54	7-10	7,791 31
1879.....		783,035	9,054 61	9-10	8,149 15
Totals.....		\$32,872,625	\$379,638 61	.....	\$189,231 21



*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$10,993,382 49
Total losses paid from organization to date.....	7,923,000 14
Total amount of losses incurred during the year.....	383,617 36

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$975,198 70
Amount of fire premiums received.....	11,103 91
Amount of losses incurred.....	7,020 58
Amount of fire losses paid.....	10,372 33

## MANHATTAN FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated January 8, 1872.

Commenced business March 3, 1872.

ANDREW J. SMITH, *President.*LOUIS P. CARMAN, *Secretary.*

Capital stock authorized, \$250,000.

Capital actually paid in, \$250,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$20,881 96
Loans on bond and mortgage (first liens) .....	153,917 00
Interest due and unpaid on bond and mortgage loans.....	4,969 50
Interest accrued on bond and mortgage loans.....	835 79
Total value of mortgage premises.....	\$355,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$300,000 00	\$332,000 00
South Carolina bonds.....	20,000 00	7,000 00
Central Pacific Gold bonds.....	1,000 00	1,200 00
New York Mutual Gas Light bonds.....	15,000 00	9,000 00
Deposit of United States currency in Mississippi.....	10,000 00	10,000 00
Total par and market value.....	\$346,000 00	\$359,200 00

359,200 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Phoenix Insurance stock of Brooklyn.....	\$3,750 00	\$4,800 00 }	\$5,000 00
Buffalo Mutual Gas Light Co. stock.....	2,500 00	2,500 00 }	
Dry Dock and East Broadway R. R. Co. stock.....	3,400 00	4,000 00 }	2,500 00
Howard Insurance Co. stock, New York.....	800 00	900 00 }	700 00
Phoenix Insurance Co. stock, Brooklyn.....	1,600 00	2,100 00 }	1,400 00
Lamar Insurance Co. stock, New York.....	2,000 00	2,200 00 }	
Hoffman Insurance Co. stock, New York.....	1,000 00	1,000 00 }	
Lenox Insurance Co. stock, New York.....	1,000 00	1,100 00 }	5,000 00
Atlantic Insurance Co. stock, New York.....	1,500 00	1,200 00 }	
Lorillard Insurance Co. stock, New York.....	1,500 00	1,400 00 }	
New York Economical Printing Co. stock.....	1,000 00	1,500 00 }	
Phoenix Insurance Co. stock.....	250 00	325 00 }	1,000 00
Howard Insurance Co. stock, New York.....	3,000 00	3,500 00 }	3,000 00
Knickerbocker Ice Company's stock.....	1,000 00	1,000 00 }	800 00
Relief Fire Insurance Co. stocks.....	500 00	500 00 }	400 00
United States bond.....	1,000 00	1,070 00 }	
Knickerbocker Ice Co. bonds.....	2,000 00	2,200 00 }	4,000 00
National Exchange Bank stock.....	1,800 00	1,900 00 }	
Irving Insurance Co. stock.....	500 00	475 00 }	
United States bonds.....	5,000 00	5,400 00 }	5,000 00
Home Insurance Co. stock.....	1,500 00	1,900 00 }	900 00
Total amounts.....	\$36,600 00	\$40,970 00	\$29,700 00

\$29,700 00

Cash in the Company's principal office in currency.....	\$5,197 02
Cash belonging to the Company deposited in bank.....	31,975 25

Total amount of cash items.....	37,172 27
Interest due and accrued on stocks owned, not included in market value.....	635 00
Interest due and accrued on collateral loans.....	1,429 82
Premiums in due course of collection.....	96,818 91
Bills receivable, not matured, for fire, marine and inland risks.....	9,341 94
All other property, viz.: inland claims.....	14,526 79

Aggregate amount of all actual available assets..... \$729,428 98

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$31,056 64
Losses unadjusted, including all reported and supposed losses.....	\$23,580 00
Losses realized, including interest, costs and expenses.....	5,500 00

Net amount of all unpaid losses and claims..... \$60,056 64

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$193,601 13
Unearned premiums, pro rata, on fire risks running more than one year.....	68,944 31
Unearned premiums, at 50 per cent. on inland navigation risks.....	8,199 99

Total unearned premiums as computed above..... 270,745 43

Commissions and other charges due and to become due to agents and brokers.....	10,000 00
--	-----------

Total liabilities, except capital and net surplus.....	\$340,802 07
Joint stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	138,626 91

Aggregate liabilities, including paid-up capital and net surplus.. \$729,428 98

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Gross cash premiums received.....	\$596,127 81	\$81,478 22
Deduct re-insurance, rebate and return premiums.....	55,916 52	26,124 66
Net cash received for premiums.....	\$539,211 29	\$55,353 56

\$594,564 85

Interest received on bonds and mortgages.....	10,174 90
Interest and dividends received from all other sources.....	19,632 68
Income from all other sources, viz.: rent.....	770 00

Aggregate income received during the year in cash..... \$625,142 43

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$452,864 46	\$73,507 46	
Deduct salvages and re-insurances.....	2,022 91	23,266 12	
Net amount paid for losses.....	\$450,841 55	\$50,241 34	
Cash dividends actually paid.....			\$501,082 89
Paid for commission and brokerage.....			25,000 00
Salaries and other charges of officers, clerks and other employees.....			90,573 72
Amount paid for State, national and local taxes.....			46,264 27
All other payments, viz.: rent, stationery, printing, advertising, postage, etc.....			22,508 50
			58,207 84
Aggregate expenditures during the year in cash.....			\$743,637 22

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$46,017,341	\$492,190 14
Written or renewed during the year.....	56,108,679	596,127 81
Total.....	\$101,126,020	\$1,087,317 95
Deduct those expired and marked off as terminated.....	53,536,928	570,409 96
In force at the end of the year.....	\$47,597,092	\$516,914 99
Deduct amount re-insured.....	387,878	4,091 20
Net amount in force.....	\$47,209,214	\$512,823 79

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$493,380	\$7,343 80
Written or renewed during the year.....	12,149,406	81,478 22
Total.....	\$12,642,786	\$88,822 02
Deduct those expired and marked off as terminated.....	11,961,733	72,230 03
In force at the end of the year.....	\$681,053	\$16,591 99
Deduct amount re-insured.....	6,000	192 00
Net amount in force.....	\$675,053	\$16,399 99

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$35,835,190	\$387,202 27	1-2	\$193,601 13
1878.....	Two years.....	91,413	941 92	1-4	235 46
1879.....		359,002	3,732 85	3-4	2,799 63
1877.....	Three years.....	2,536,145	29,403 44	1-6	4,900 57
1878.....		2,733,332	29,095 92	1-2	14,547 96
1879.....		2,566,000	28,702 96	5-6	23,919 13
1876.....	Four years.....	.....	.....	.....	.....
1877.....		95,325	1,089 20	5-8	680 75
1878.....		170,750	1,842 66	7-8	1,612 33
1879.....	Five years.....	150,786	396 99	1-10	39 89
1876.....		367,115	1,379 25	3-10	413 77
1877.....		846,877	11,176 58	1-2	5,588 29
1878.....		754,869	9,327 32	7-10	6,529 12
1879.....		702,410	8,530 43	9-10	7,677 39
Totals.....		\$47,209,214	\$512,823 79	.....	\$262,545 44

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$4,288,833 03
Total losses paid from organization to date.....	2,879,964 80
Total cash dividends declared since the Company commenced business.....	220,000 00
Total amount of losses incurred during the year.....	517,346 97
Total amount of the Company's stock owned by the directors at par value.....	17,700 00
Total amount loaned to officers and directors.....	20,800 00
Total amount loaned to stockholders who are not officers.....	2,500 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Mississippi, \$10,000; Virginia, \$12,500; Georgia, \$25,000.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,362,013 00
Amount of fire premiums received.....	10,611 71
Amount of losses incurred.....	10,557 45
Amount of fire losses paid.....	10,887 45

---

## MERCHANTS' INSURANCE COMPANY.

---

### NEW YORK CITY.

Organized April 23, 1850.

Commenced business\* April 23, 1850.

C. V. OSTRANDER, *President.*JOHN L. DOUGLASS, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

**I. ASSETS.**

Real estate owned by the Company, unencumbered.....	\$13,100 00
Loans on bond and mortgage (first liens).....	208,000 00
Loans on bond and mortgage upon which more than one year's interest is due.....	6,000 00
Interest due and unpaid on bond and mortgage loans.....	840 00
Interest accrued on bond and mortgage loans.....	5,107 50
Value of lands mortgaged.....	\$161,000 00
Buildings (insured for.....)	315,000 00
Total value of mortgaged premises.....	<u>\$476,000 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$130,000 00	\$136,412 50
North River Bank stock.....	9,000 00	9,000 00
Merchants' Exchange Bank stock.....	4,000 00	8,000 00
New York Central R. R. stock.....	30,000 00	38,700 00
Rensselaer and Saratoga R. R. stock.....	1,000 00	1,000 00
Total par and market value.....	<u>\$174,000 00</u>	<u>\$188,112 50</u>

188,112 50



*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Globe Insurance Company stock.....	\$2,000 00	\$2,300 00	\$1,500 00
Star Insurance Company stock.....	600 00	690 00	500 00
Home Insurance Company stock.....	1,000 00	1,300 00	
American Mutual Exchange Insurance Co. stock,	2,500 00	1,437 50	1,280 00
National Bank of Saugerties stock.....	500 00	500 00	300 00
Broadway Bank stock.....	1,200 00	2,544 00	1,800 00
Total amounts.....	\$7,800 00	\$8,771 50	\$5,300 00
Cash in the Company's principal office in currency.....			\$2,273 56
Cash belonging to the Company deposited in bank.....			14,266 82
Total amount of cash items.....			16,540 38
Interest due and accrued on stocks owned, not included in market value.....			4,412 50
Interest due and accrued on collateral loans.....			143 50
Premiums in due course of collection.....			9,699 76
Aggregate amount of all actual available assets.....			<u>\$457,256 14</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$18,170 00
Losses resisted, including interest, costs and expenses.....	12,750 00
Net amount of all unpaid losses and claims.....	\$30,920 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year...	\$46,143 04
Unearned premiums, pro rata, on fire risks running more than one year.....	5,686 79
Total unearned premiums as computed above.....	51,729 83
Total liabilities, except capital and net surplus.....	\$82,649 83
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	174,606 31
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$457,256 14</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$122,410 91
Deduct re-insurance, rebate and return premiums.....	15,850 61
Net cash received for premiums (all fire).....	\$107,060 30
Interest received on bonds and mortgages.....	16,082 29
Interest and dividends received from all other sources.....	4,027 12
Income from all other sources.....	3,337 50
Aggregate income received during the year in cash.....	<u>\$130,507 21</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$81,254 25
Cash dividends actually paid.....	26,000 00
Paid for commission and brokerage.....	24,346 65
Salaries and other charges of officers, clerks and other employees.....	24,700 53
Amount paid for State, national and local taxes.....	8,546 59
All other payments, viz.: stationery, printing, advertising, postage, etc.....	12,363 37
Aggregate expenditures during the year in cash.....	<u>\$177,211 39</u>



## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$24,246,221	\$176,931 20
Written or renewed during the year.....	21,557,295	119,714 19
Total.....	\$46,003,516	\$296,645 39
Deduct those expired and marked off as terminated.....	25,051,473	183,748 39
In force at the end of the year.....	\$20,952,043	\$112,898 90
Deduct amount re-insured.....	27,750	140 28
Net amount in force.....	\$20,924,293	\$112,757 72

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term. .	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$18,943,653	\$92,286 07	1-2	\$46,143 03
1878.....		4,250	71 00	1-4	17 75
1879.....	Two years.....	6,000	85 00	3-4	63 75
1877.....		709,129	4,948 59	1-6	\$24 7 7
1878.....	Three years.....	69,500	673 25	1-2	336 62
1879.....		378,550	2,566 58	5-6	2,138 82
1876.....		4,000	56 50	1-3	7 06
1877.....	Four years.....	.....	.....	3-8	.....
1878.....		.....	.....	5-8	.....
1879.....		.....	.....	7-8	.....
1875.....		456,200	7,777 10	1-10	777 74
1876.....	Five years.....	346,761	3,982 61	3-10	1,194 78
1877.....		34,000	451 00	1-2	226 50
1878.....		.....	.....	7-10	.....
1879.....		.....	.....	9-10	.....
Totals.....		\$20,952,043	\$112,898 00	.....	\$51,729 83

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$3,905,609 87
Total losses paid from organization to date.....	1,606,554 16
Total cash dividends declared since the company commenced business.....	1,032,000 00
Total amount of losses incurred during the year.....	102,454 25
Total amount of the Company's stock owned by the directors at par value.....	47,900 00
Total amount loaned to officers and directors.....	11,200 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,364,044 00
Amount of fire premiums received.....	7,340 14
Amount of losses incurred.....	5,158 52
Amount of fire losses paid.....	1,203 52

## MERCHANTS' INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated May 15, 1851.

Commenced business June, 1851.

W. T. BARTON, *President*.

WM. P. GOODWIN, *Secretary*.

Capital stock authorized, \$500,000.

Capital actually paid in, \$200,000.

### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$19,500 00
Interest accrued on bond and mortgage loans.....	116 85

#### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
National Bank of Commerce stock.....	\$80,000 00	\$76,000 00
American National Bank stock.....	50,000 00	47,500 00
Merchants' National Bank stock.....	20,000 00	22,800 00
Globe National Bank stock.....	10,000 00	7,000 00
Providence Gas Company stock.....	23,350 00	27,553 00
Phoenix National Bank stock.....	10,000 00	15,200 00
Mechanics' National Bank stock.....	12,850 00	17,219 00
Manufacturers' National Bank stock.....	10,200 00	13,260 00
Delaware and Hudson Canal Co. stock.....	6,600 00	4,950 00
Total par and market value.....	\$223,000 00	\$231,482 00

231,482 00

#### *Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Chicago, St. Louis and New Orleans R. R. Co. stock,	\$5,000 00	\$5,350 00	\$15,000 00
Mississippi Central R. R. Co. stock.....	8,500 00	8,500 00	
Delaware and Hudson Canal Co. stock.....	2,200 00	1,650 00	
National Bank of Commerce, New York, stock.....	500 00	675 00	
North National Bank, New York, stock.....	2,500 00	2,425 00	
Total amounts.....	\$18,700 00	\$18,600 00	\$15,000 00

15,000 00

Cash in the Company's principal office in currency.....	\$2,926 26
Cash belonging to the Company deposited in bank.....	93,754 21

Total amount of cash items.....	96,680 47
Interest due and accrued on bank deposit.....	331 73
Interest due and accrued on collateral loans.....	28 25
Premiums in due course of collection.....	18,314 71

Aggregate amount of all actual available assets..... \$381,454 01

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,849 90	
Losses unadjusted, including all reported and supposed losses.....	6,300 00	
Losses resisted, including interest, costs and expenses.....	990 00	
Net amount of all unpaid losses and claims.....		\$12,139 90
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, .....	\$53,317 41	
Unearned premiums, pro rata, on fire risks running more than one year.....	26,811 68	
Total unearned premiums as computed above.....		82,129 09
Commissions and other charges due and to become due to agents and brokers.....		\$1,120 77
All other demands against the Company, viz.: tax assessments.....		124 53
Total liabilities, except capital and net surplus.....		\$95,514 29
Joint stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		85,939 72
Aggregate liabilities, including paid-up capital and net surplus,		<u>\$381,454 01</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$152,874 29	
Deduct re-insurance, rebate and return premiums.....	13,358 69	
Net cash received for premiums (all fire).....		\$139,515 60
Interest received on bonds and mortgages.....		1,680 66
Interest and dividends received from all other sources.....		16,658 33
Aggregate income received during the year in cash.....		<u>\$157,854 59</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.
Gross amount paid for losses.....	\$83,102 12	\$625 00
Deduct salvages and re-insurances.....	2,261 50	.....
Net amount paid for losses.....	<u>\$80,850 62</u>	<u>\$625 00</u>
		\$81,475 62
Cash dividends actually paid.....		16,000 00
Paid for commission and brokerage.....		28,975 02
Salaries and other charges of officers, clerks and other employees....		14,044 46
Amount paid for State, national and local taxes.....		5,440 07
All other payments .....		419 72
Aggregate expenditures during the year in cash.....		<u>\$146,354 89</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$12,498,419	\$146,856 54
Written or renewed during the year.....	15,104,538	152,699 88
Total.....	\$27,603,457	\$299,556 42
Deduct those expired and marked off as terminated.....	12,779,520	134,779 43
In force at the end of the year.....	\$14,823,937	\$164,776 99
Deduct amount re-insured.....	44,875	420 63
Net amount in force.....	<u>\$14,779,062</u>	<u>\$164,356 36</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$10,228,218	\$110,634 83	1-2	\$55,317 41
1878.....	Two years.....	42,778	363 48	1-4	90 87
1879.....		57,034	535 77	3-4	401 82
1877.....		769,570	8,374 33	1-6	1,395 72
1878.....	Three years.....	611,893	6,832 92	1-2	3,416 46
1879.....		684,746	7,484 07	5-6	6,236 70
1876.....		225,500	2,392 32	1-8	299 04
1877.....	Four years.....	142,370	1,573 51	3-8	590 07
1878.....		159,811	1,632 43	5-8	1,020 25
1879.....		306,790	3,114 50	7-8	2,725 17
1875.....	Five years.....	231,394	3,785 17	1-10	378 52
1876.....		378,453	5,356 72	3-10	1,607 01
1877.....		301,850	4,112 32	1-2	2,056 41
1878.....		289,480	3,767 37	7-10	2,337 15
1879.....		349,175	4,396 12	9-10	3,956 49
Totals.....		\$14,779,062	\$164,356 35	.....	\$82,129 09

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$4,084,760 59
Total losses paid from organization to date.....	2,860,355 84
Total cash dividends declared since the Company commenced business.....	538,000 00
Total amount of losses incurred during the year.....	79,528 52
Total amount of the Company's stock owned by the directors at par value.....	39,050 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$58,032 00
Amount of fire premiums received.....	692 46

## MERIDEN FIRE INSURANCE COMPANY.

## MERIDEN, CONN.

Incorporated July 2, 1868.

Commenced business February, 1872.

L. W. CLARKE, *President.*E. B. COWLES, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$400 00
Interest accrued on bond and mortgage loans.....	5 00
Value of lands mortgaged.....	\$700 00
Total value of mortgaged premises.....	\$700 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$193,000 00	\$200,461 25
Harlem River and Port Chester R. R. bonds.....	13,000 00	18,000 00
Meriden City Water bonds.....	5,000 00	5,750 00
Dayton, Ohio, City bonds.....	20,000 00	21,600 00
Cleveland, Ohio, City bonds.....	10,000 00	10,800 00
Cincinnati, Ohio, City bonds.....	10,000 00	10,800 00
First National Bank stock.....	11,300 00	12,430 00
Home National Bank stock.....	26,800 00	30,820 00
Meriden National Bank stock.....	8,900 00	11,125 00
New Britain National Bank stock.....	4,500 00	5,625 00
Yale National Bank, New Haven, stock.....	5,500 00	5,692 50
Hartford National Bank, Hartford, stock.....	5,000 00	7,650 00
Mercantile National Bank, Hartford, stock.....	5,000 00	6,500 00
Phoenix National Bank, Hartford, stock.....	200 00	300 00
Total par and market value.....	\$320,200 00	\$347,553 75

\$347,553 75

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Meriden Britannia Co. stock.....	\$5,000 00	\$15,000 00	\$4,500 00
American Express Co. stock.....	1,000 00	575 00	
Meriden Cutlery Co. stock.....	4,875 00	3,656 25	2,250 00
G. F. Warner & Co., New Haven, stock.....	2,500 00	1,500 00	
First mortgage, assigned to Company.....	2,800 00	2,800 00	3,150 00
Pultz & Walkley, Plantsville, stock.....	5,000 00	5,000 00	1,250 00
Manning & Bowman Co., Meriden, stock.....	375 00	562 00	500 00
Victor Sewing Machine Co. stock.....	1,600 00	800 00	
Meriden Britannia Co. stock.....	7,000 00	21,000 00	4,700 00
Total amounts.....	\$30,150 00	\$50,893 25	\$16,350 00

\$16,350 00

Cash in the Company's principal office in currency.....	\$1,251 95
Cash belonging to the Company deposited in bank.....	14,875 66

Total amount of cash items.....	16,127 61
Interest due and accrued on stocks owned, not included in market value.....	1,237 50
Interest due and accrued on collateral loans.....	171 14
Premiums in due course of collection.....	37,926 14
All other property, viz.: due from non-resident stockholders for taxes paid.....	362 00

Aggregate amount of all actual available assets..... \$420,133 14

*Items Not Admitted as Assets.*

Miscellaneous property not named.....	\$3,700 00
---------------------------------------	------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,077 84
Losses unadjusted, including all reported and supposed losses.....	4,910 00
Losses resisted, including interest, costs and expenses.....	2,212 00

Net amount of all unpaid losses and claims..... \$10,199 84

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$72,779 34
Unearned premiums, pro rata, on fire risks running more than one year.....	24,036 65

Total unearned premiums as computed above.....	96,815 99
Salaries and other miscellaneous expenses due and accrued.....	600 00

Total liabilities, except capital and net surplus.....	\$107,615 83
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	12,517 31

Aggregate liabilities, including paid-up capital and net surplus, \$420,133 14

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$254,960 28
Deduct re-insurance, rebate and return premiums.....	41,833 53



Net cash received for premiums (all fire).....	\$213,626 75
Interest received on bonds and mortgages.....	92 79
Interest and dividends received from all other sources.....	18,868 20
Income from all other sources.....	902 70

Aggregate income received during the year in cash.....	\$233,490 44
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$164,216 28
Deduct salvages and re-insurances.....	5,839 93
Net amount paid for losses (all fire).....	\$158,376 35
Cash dividends actually paid.....	15,000 00
Paid for commission and brokerage.....	35,751 19
Salaries and other charges of officers, clerks and other employees.....	10,400 00
Amount paid for State, national and local taxes.....	5,444 32
All other payments, viz.: stationery, printing, advertising, postage, etc.....	25,462 98
Aggregate expenditures during the year, in cash.....	\$250,434 84

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$14,152,995	\$175,184 20
Written or renewed during the year.....	21,068,492	266,463 36
Total.....	\$35,221,487	\$440,647 55
Deduct those expired and marked off as terminated.....	18,253,061	237,114 55
In force at the end of the year.....	\$16,968,426	\$203,533 00
Deduct amount re-insured.....	804,523	11,199 05
Net amount in force.....	\$16,163,903	\$192,333 95

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$12,036,017	\$145,558 67	1-2	\$72,779 34
1878.....	Two years.....	36,325	353 73	1-4	88 43
1879.....		56,922	449 07	3-4	336 81
1877.....	Three years.....	785,932	7,540 79	1-6	1,256 77
1878.....		539,172	5,948 83	1-2	2,974 42
1879.....	Four years.....	1,027,566	10,636 24	5-6	8,963 63
1876.....		90,016	1,043 87	1-8	130 49
1877.....	Five years.....	62,005	682 00	3-8	248 25
1878.....		93,875	892 65	5-8	557 90
1879.....	Six years.....	70,125	718 55	7-8	628 74
1876.....		318,745	4,885 30	1-10	488 53
1877.....	Seven years.....	194,236	3,120 93	3-10	936 28
1878.....		192,612	3,287 11	1-2	1,643 65
1879.....	Eight years.....	297,871	3,148 21	7-10	2,203 75
1876.....		362,564	4,088 00	9-10	3,679 20
Totals.....		\$16,163,903	\$192,333 95	.....	\$99,815 90

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,285,071 56
Total losses paid from organization to date.....	741,378 27
Total cash dividends declared since the Company commenced business.....	133,000 00
Total amount of losses incurred during the year.....	141,260 90
Total amount of the Company's stock owned by the directors at par value.....	77,000 00
Total amount loaned to officers and directors.....	7,650 00
Total amount loaned to stockholders who are not officers.....	9,100 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$687,155 00
Amount of fire premiums received.....	8,558 15
Amount of losses incurred.....	4,560 87
Amount of fire losses paid.....	3,589 34

# METROPOLITAN PLATE GLASS INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April 22, 1874.

Commenced business April 23, 1874.

HENRY HARTEAU, *President.*THOMAS S. THORP, *Secretary.*

Capital stock authorized, \$100,000.

Capital actually paid in, \$100,000.

### I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States Bonds.....	\$115,000 00	\$122,047 50	
Total par and market value.....	\$115,000 00	\$122,047 50	\$122,047 50
Cash in the Company's principal office in currency .....		\$416 62	
Cash belonging to the Company deposited in bank .....		8,514 71	
Total amount of cash items.....			8,961 33
Interest due and accrued on stocks owned, not included in market value.....			431 25
Premiums in due course of collection.....			2,832 24
Bills receivable, not matured.....			2,200 37
All other property, viz.: due for salvage sold, \$195.14; glass on hand to adjust losses, \$3,981.38; total.....			4,176 52
Aggregate amount of all actual available assets.....			\$140,649 21

### II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$893 88	
Total.....	\$893 88	
Net amount of all unpaid losses and claims .....		\$893 88
Unearned premiums, at 50 per cent. of premiums on risks under one year....	\$25,697 20	
Total unearned premiums as above .....		25,697 20
Salaries and other miscellaneous expenses due and accrued.....		1,276 17
Commissions and other charges due and to become due to agents and brokers.....		424 83
Total liabilities, except capital and net surplus.....		\$28,292 08
Joint stock capital paid up in cash.....		100,000 00
Surplus beyond all liabilities.....		12,357 13
Aggregate liabilities, including paid-up capital and net surplus,		\$140,649 21

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$58,037 84	
Deduct re-insurance, rebate and return premiums.....	6,384 24	
Net cash received for premiums .....		\$51,653 60
Interest and dividends received from all other sources.....		5,203 42
Aggregate income received during the year in cash.....		<u>\$56,857 02</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$21,044 42	
Deduct salvages and re-insurances.....	5,544 64	
Net amount paid for losses.....		\$15,499 78
Cash dividends actually paid.....		10,000 00
Paid for commission and brokerage.....		10,923 52
Salaries and other charges of officers, clerks and other employees....		14,775 63
Aggregate expenditures during the year in cash.....		<u>\$51,198 93</u>

*Risks and Premiums.*

	Risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$1,768,868	\$50,221 70
Written or renewed during the year.....	1,817,438	56,400 04
Total.....	\$3,526,306	\$106,621 74
Deduct those expired and marked off as terminated.....	1,875,722	55,227 34
In force at the end of the year.....	<u>\$1,650,584</u>	<u>\$51,394 40</u>

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction. unearned.	Premium unearned.
1879.....	One year or less.....	\$1,650,584	\$51,394 40	1-2	\$25,697 20
Totals.....		<u>\$1,650,584</u>	<u>\$51,394 40</u>	.....	<u>\$25,697 20</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$280,326 00
Total losses paid from organization to date.....	77,210 00
Total cash dividends declared since the Company commenced business.....	37,000 00
Total amount of losses incurred during the year.....	21,005 77
Total amount of the Company's stock owned by the directors at par value.....	53,000 00
Amounts deposited in various States and countries, for the security of all the Company's policy-holders, as follows: In the State of New York, \$160,000.	

*Business in the State of New Jersey During the Year.*

Amount of risks written.....	\$33,679 25
Amount of premiums received.....	993 90
Amount of losses incurred.....	89 44
Amount of losses paid.....	89 44

## NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated November 27, 1871.

Commenced business December 1, 1871.

MARK HOWARD, *President*.JAMES NICHOLS, *Secretary*.

Capital stock authorized, \$1,000,000.

Capital actually paid in, \$600,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$62,963 11
Loans on bond and mortgage (first liens).....	305,300 00
Loans on bond and mortgage upon which more than one year's interest is due, and which is in process of foreclosure.....	19,000 00
Interest due and unpaid on bond and mortgage loans.....	4,013 05
Interest accrued on bond and mortgage loans.....	6,435 97
Value of lands mortgaged.....	\$533,440 00
Buildings (insured for \$226,450).....	381,600 00
Total value of mortgaged premises.....	\$915,040 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$50,000 00	\$53,000 00
Connecticut State bonds.....	5,000 00	5,300 00
Hartford City bonds.....	35,000 00	39,700 00
New Britain City bonds.....	6,000 00	6,600 00
Rochester City bonds.....	25,000 00	27,750 00
Lockport City bonds.....	10,000 00	11,000 00
Buffalo City bonds.....	15,000 00	16,650 00
Cleveland City bonds.....	10,000 00	10,500 00
Columbus City bonds.....	10,000 00	10,300 00
Detroit City bonds.....	13,000 00	14,560 00
West Middle School District bonds.....	25,000 00	27,000 00
Harlem River and Port Chester R. R. bonds.....	25,000 00	28,750 00
Chicago, Burlington and Quincy E. R. bonds.....	10,000 00	9,700 00
New York, New Haven and Hartford R. R. stock.....	40,000 00	63,600 00
New York and Harlem R. R. stock.....	10,000 00	15,900 00
New York Central and Hudson River R. R. stock.....	20,000 00	26,000 00
Pittsburgh, Fort Wayne and Chicago R. R. stock.....	10,000 00	11,100 00
Cleveland and Pittsburgh R. R. stock.....	10,000 00	10,600 00
Chicago, Rock Island and Pacific R. R. stock.....	10,000 00	14,800 00
National Mechanics' Banking Association, New York, stock.....	5,000 00	3,750 00
Metropolitan National Bank, New York, stock.....	10,000 00	13,600 00
Central National Bank, New York, stock.....	5,000 00	5,300 00
Farmers' and Mechanics' National Bank stock.....	14,000 00	16,520 00
Charter Oak National Bank stock.....	10,000 00	13,000 00
Phoenix National Bank stock.....	30,000 00	45,900 00
Aetna National Bank stock.....	21,500 00	25,370 00
City National Bank stock.....	5,000 00	4,250 00
Hartford National Bank stock.....	30,000 00	45,600 00
Mercantile National Bank stock.....	5,000 00	6,000 00
National Exchange Bank stock.....	10,000 00	13,600 00
National Bank of the Republic, Boston, stock.....	7,500 00	9,150 00
Boston National Bank stock.....	7,000 00	7,490 00
Merchants' Bank, St. Louis, stock.....	800 00	500 00
Willimantic Linen Company stock.....	5,000 00	16,400 00
Total par and market value.....	\$504,800 00	\$629,240 00

629,240 00



Cash belonging to the company deposited in bank.....	\$107,945 53
Interest due and accrued on stocks owned, not included in market value.....	5,159 98
Aggregate amount of all actual available assets.....	<u>\$1,140,057 64</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,371 45
Losses unadjusted, including all reported and supposed losses.....	13,355 50
Losses resisted, including interest, costs and expenses.....	<u>3,349 87</u>
Net amount of unpaid losses and claims .....	\$19,076 82
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$97,194 70
Unearned premiums, pro rata, on fire risks running more than one year.....	<u>59,481 77</u>
Total unearned premiums as computed above.....	156,676 47
Total liabilities, except capital and net surplus.....	\$175,753 29
Joint stock capital paid up in cash.....	600,000 00
Surplus beyond all liabilities.....	<u>364,304 35</u>
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$1,140,057 64</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$252,129 32
Deduct re-insurance, rebate and return premiums.....	<u>16,182 81</u>
Net cash received for premiums (all fire).....	\$235,937 51
Interest received on bonds and mortgages.....	36,241 61
Interest and dividends received from all other sources .....	39,074 37
Income from all other sources.....	<u>2,948 00</u>
Aggregate income received during the year in cash.....	<u>\$314,201 49</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$140,054 51
Deduct salvages and re-insurances.....	<u>531 58</u>
Net amount paid for losses (all fire).....	139,522 93
Cash dividends actually paid.....	72,000 00
Paid for commission and brokerage.....	34,837 06
Salaries and other charges of officers, clerks and other employees....	27,189 30
Amount paid for State, national and local taxes .....	7,754 93
All other payments, viz.: stationery, printing, advertising, postage, etc.....	<u>14,930 97</u>
Aggregate expenditures during the year in cash.....	<u>\$296,235 19</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$28,452,179	\$318,576 05
Written or renewed during the year.....	<u>23,328,630</u>	<u>235,937 51</u>
Total.....	\$51,780,809	\$554,513 56
Deduct those expired and marked off as terminated.....	<u>22,081,048</u>	<u>238,489 58</u>
In force at the end of the year.....	\$29,749,761	\$316,023 98
Deduct amount re-insured.....	<u>108,653</u>	<u>1,359 62</u>
Net amount in force.....	\$29,641,108	\$314,664 36



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$18,266,491	\$194,389 40	1-2	\$97,194 70
1878.....	Two years.....	61,075	643 72	1-4	160 93
1879.....		34,410	244 17	3-4	183 13
1877.....	Three years.....	1,662,926	18,176 94	1-6	3,029 49
1878.....		2,644,900	21,290 45	1-2	10,645 22
1879.....		1,870,796	18,599 46	5-6	15,499 55
1876.....		200,260	2,076 87	1-8	259 61
1877.....	Four years.....	119,325	1,246 62	3-8	467 48
1878.....		123,730	1,255 80	5-8	784 87
1879.....		151,712	1,524 33	7-8	1,333 79
1875.....		677,118	10,279 76	1-10	1,027 97
1876.....	Five years.....	889,798	11,699 31	3-10	3,509 79
1877.....		1,183,481	13,450 17	1-2	6,725 08
1878.....		954,134	10,983 80	7-10	7,688 86
1879.....		800,952	9,073 56	9-10	8,166 20
Totals.....		\$29,641,108	\$314,934 36	.....	\$156,676 47

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,731,600 77
Total losses paid from organization to date .....	1,243,828 61
Total cash dividends declared since the Company commenced business.....	533,000 00
Total dividends declared payable in stock from organization .....	100,000 00
Total amount of losses incurred during the year.....	134,653 97
Total amount of the Company's stock owned by the directors at par value.....	118,500 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$111,292 00
Amount of fire premiums received.....	1,041 98
Amount of losses incurred.....	115 00
Amount of fire losses paid.....	115 00

## NATIONAL FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April 9, 1838.

Commenced business April 9, 1838.

HENRY T. DROWNE, *President.*HENRY H. HALL, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$9,995 76
Loans on bond and mortgage (first liens).....	170,000 00
Buildings (insured for \$186,400).....	
Total value of mortgaged premises.....	<u>\$374,000 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$150,000 00	\$155,325 00	
National Bank of Commerce stock.....	13,000 00	17,680 00	
American Exchange National Bank stock.....	10,000 00	11,400 00	
Total par and market value.....	<u>\$173,000 00</u>	<u>\$184,405 00</u>	184,405 00
Cash in the Company's principal office in currency.....		\$6,343 04	
Cash belonging to the Company deposited in bank.....		1,799 69	
Total amount of cash items.....			8,142 73
Interest due and accrued on stocks owned, not included in market value.....			2,076 67
Accrued on open policies.....			450 00
Premiums in due course of collection.....			13,087 85
All other property, viz.: New York Produce Exchange stock.....			600 00
Aggregate amount of all actual available assets.....			<u>\$388,758 01</u>

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$10,000 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year... \$62,704 80	
Unearned premiums, pro rata, on fire risks running more than one year..... <u>14,540 00</u>	
Total unearned premiums as computed above.....	77,244 80
Total liabilities, except capital and net surplus.....	\$87,244 80
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	101,513 21
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$388,758 01</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$172,387 51
Deduct re-insurance, rebate and return premiums.....	<u>18,066 62</u>
Net cash received for premiums (all fire).....	\$154,350 89
Interest received on bonds and mortgages.....	13,935 51
Interest and dividends received from all other sources.....	8,196 65
Income from all other sources, viz.: rent, \$588; Trust Company, \$299.72; total.....	887 72
Aggregate income received during the year, in cash.....	<u>\$177,370 77</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$87,911 87
Deduct salvages and re-insurances.....	<u>1,900 55</u>
Net amount paid for losses (all fire).....	\$86,611 32
Cash dividends actually paid.....	20,000 00
Paid for commission and brokerage.....	29,005 31

Salaries and other charges of officers, clerks and other employees.....	\$20,300 19
Amount paid for State, national and local taxes.....	10,177 55
All other payments, viz.: stationery, printing, advertising, postage, etc.....	18,940 57
Aggregate expenditures during the year in cash.....	<u>\$185,034 94</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	23,071,120	\$150,487 84
Written or renewed during the year.....	26,264,967	173,763 58
Total.....	<u>\$49,336,087</u>	<u>\$324,251 42</u>
Deduct those expired and marked off as terminated.....	25,807,827	168,787 38
In force at the end of the year.....	<u>\$23,528,260</u>	<u>\$155,464 04</u>
Deduct amount re-insured.....	86,176	1,047 79
Net amount in force.....	<u>\$23,442,084</u>	<u>\$154,416 25</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$20,223,432	\$125,409 61	1-2	\$62,704 80
1878.....	Two years.....	73,750	598 79	1-4	149 68
1879.....		56,206	444 47	3-4	333 36
1877.....	Three years.....	633,190	5,566 11	1-6	927 68
1878.....		727,200	6,306 28	1-2	3,153 14
1879.....		935,214	7,726 30	5-6	6,438 55
1875.....		97,010	1,685 88	1-10	168 59
1876.....	Five years.....	188,460	2,348 45	3-10	674 52
1877.....		198,903	1,947 31	1-2	973 65
1878.....		236,650	2,045 50	7 10	1,431 85
1879.....		158,195	1,485 34	9-10	1,336 77
Totals.....		<u>\$98,528,260</u>	<u>\$155,404 04</u>	<u>.....</u>	<u>\$78,292 59</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,898,323 00
Total losses paid from organization to date.....	1,415,025 88
Total cash dividends declared since the Company commenced business.....	910,056 00
Total dividends declared payable in stock from organization.....	50,000 00
Total amount of losses incurred during the year.....	84,699 01
Total amount of the Company's stock owned by the directors at par value.....	<u>53,062 00</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$318,688 00
Amount of fire premiums received.....	2,329 31
Amount of losses incurred.....	251 50
Amount of fire losses paid.....	<u>251 50</u>

## NEW YORK AND BOSTON INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated July 15, 1876.

Commenced business August 1, 1876.

A. GALLATIN STEVENS, *President*.ROBERT I. LIVINGSTON, *Secretary*.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$44,493 87
Loans on bond and mortgage (first liens).....	23,000 00
Interest accrued on bond and mortgage loans.....	408 87
Value of lands mortgaged.....	\$13,000 00
Buildings (insured for \$24,900).....	25,000 00
Total value of mortgaged premises.....	<u>\$38,000 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$160,000 00	\$165,400 00	
Total par and market value.....	<u>\$160,000 00</u>	<u>\$165,400 00</u>	165,400 00
Cash in the Company's principal office in currency.....		\$1,509 54	
Cash belonging to the Company deposited in bank.....		1,038 96	
Total amount of cash items.....			2,548 50
Premiums in due course of collection.....			6,956 83
Aggregate amount of all actual available assets.....			<u>\$242,808 07</u>

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$5,050 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year... \$12,280 80	
Unearned premiums, pro rata, on fire risks running more than one year..... 2,106 13	
Unearned premiums, at 100 per cent. on inland navigation risks..... 203 98	
Total unearned premiums as computed above.....	14,590 91
Salaries and other miscellaneous expenses due and accrued.....	275 00
All demands against the Company.....	2,823 56
Total liabilities, except capital and net surplus.....	<u>\$22,739 47</u>
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	20,068 60
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$242,808 07</u>

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$27,318 16	\$9,688 19	
Deduct re-insurance, rebate and return premiums.....	2,946 25	253 63	
Net cash received for premiums.....	\$24,371 91	\$9,404 56	
			\$33,776 47
Interest received on bonds and mortgages.....			1,771 62
Interest and dividends received from all other sources.....			7,157 78
Income from all other sources.....			24,216 04
Aggregate income received during the year in cash.....			\$67,216 64

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$25,751 72	\$5,064 42	
Deduct salvages and re-insurances.....	2,026 96	145 49	
Net amount paid for losses.....	\$23,724 76	\$4,918 93	
			\$28,643 69
Paid for commission and brokerage.....			5,118 03
Salaries and other charges of officers, clerks and other employees....			9,775 95
Amount paid for State, national and local taxes.....			2,505 96
All other payments, viz.: stationery, printing, advertising, postage, etc.....			22,258 22
Aggregate expenditures during the year in cash.....			\$68,301 85

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$3,081,977	\$21,062 86
Written or renewed during the year.....	5,267,518	35,038 82
Total.....	\$8,349,495	\$56,101 68
Deduct those expired and marked off as terminated.....	4,298,780	27,058 13
In force at the end of the year.....	\$4,055,715	\$29,043 55
Deduct amount re-insured .....	155,656	851 17
Net amount in force .....	\$3,900,059	\$28,192 38
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$32,014	\$387 75
Written or renewed during the year.....	2,735,975	9,698 19
Total.....	\$2,767,989	\$10,085 94
Deduct those expired and marked off as terminated.....	2,738,956	9,677 98
In force at the end of the year.....	\$29,033	\$407 96

*Recapitulation of Fire Risks and Premiums.*

Year Written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$3,541,378	\$24,561 60	1-2	\$12,280 80
1878.....	Two years.....	5,000	12 50	1-4	3 12
1879.....	Three years.....	21,000	160 46	3-4	120 34
1877.....	Four years.....	101,631	694 36	1-6	115 72
1878.....	Five years.....	31,625	261 70	1-2	180 85
1879.....	.....	103,925	939 74	5-6	783 10
1876.....	.....	.....	.....	1-8	.....
1877.....	.....	.....	.....	3-8	.....
1878.....	.....	.....	.....	5-8	.....
1879.....	.....	8,000	118 39	7-8	103 57
1876.....	.....	.....	.....	1-10	.....
1877.....	.....	25,000	353 75	3-10	106 12
1878.....	.....	18,000	268 00	1-2	134 00
1879.....	.....	32,000	651 88	7-10	456 31
1878.....	.....	12,500	170 00	9-10	163 00
Totals.....		\$3,900,059	\$28,192 38	.....	\$14,386 93



*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$123,114 07
Total losses paid from organization to date.....	67,114 17
Total amount of losses incurred during the year.....	31,900 53
Total amount of the Company's stock owned by the directors at par value.....	101,600 00
Total amount loaned to stockholders who are not officers.....	17,000 00

## NEW YORK BOWERY FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April 24, 1833.

Commenced business September, 1833.

JOHN A. DELANY, JR., *President.*HENRY GRIFFIN, *Secretary.*

Capital actually paid in, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$99,050 00
Interest due and unpaid on bond and mortgage loans.....	385 00
Interest accrued on bond and mortgage loans.....	855 86
Value of lands mortgaged.....	\$150,000 00
Buildings (insured for \$119,800).....	200,000 00
Total value of mortgaged premises.....	\$350,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$640,000 00	\$663,119 49	
Total par and market value.....	\$640,000 00	663,119 49	
Cash in the Company's principal office, in currency.....		\$11,337 01	663,119 49
Cash belonging to the Company deposited in bank.....		1,517 37	
Total amount of cash items.....			12,854 38
Premiums in due course of collection.....			16,558 62
Aggregate amount of actual available assets.....			\$792,823 35

## II. LIABILITIES.

Net amount of all unpaid losses and claims ....	\$20,000 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$72,242 24
Unearned premiums, pro rata, on fire risks running more than one year.....	10,705 56

Total unearned premiums as computed above.....	\$82,947 80
Commissions and other charges due and to become due to agents and brokers.....	3,300 00
Total liabilities, except capital and net surplus.....	\$106,247 80
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	386,575 55
Aggregate liabilities, including net surplus.....	\$792,823 35

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$166,890 77
Deduct re-insurance, rebate and return premiums.....	5,202 17
Net cash received for premiums (all fire).....	\$161,688 50
Interest received on bonds and mortgages.....	11,538 20
Interest and dividends received from all other sources.....	26,421 36
Income from all other sources, viz.: rent, \$729.85; premium on bonds, \$19,805.84; total.....	19,805 84
Aggregate income received during the year, in cash.....	\$219,453 90

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$75,862 76
Deduct salvages and re-insurances.....	1,825 81
Net amount paid for losses (all fire).....	\$74,036 95
Cash dividends actually paid.....	60,000 00
Paid for commission and brokerage.....	18,002 90
Salaries and other charges of officers, clerks and other employees.....	22,668 22
Amount paid for State, national and local taxes.....	13,297 29
All other payments, viz.: stationery, printing, advertising, postage, etc.....	23,070 60
Aggregate expenditures during the year in cash.....	\$211,081 96

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$28,715,346	\$117,013 19
Written or renewed during the year.....	37,145,895	166,890 67
Total.....	\$65,861,152	283,903 86
Deduct those expired and marked off as terminated.....	31,560,581	121,943 39
In force at the end of the year.....	\$33,897,371	\$159,965 34
Deduct amount re-insured.....	403,200	1,996 13
Net amount in force .....	\$34,300,571	\$161,960 47

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$31,249,581	\$144,484 49	1-2	\$72,242 24
1878.....	Two years.....	17,500	86 38	1-4	21 59
1879.....		171,266	1,638 90	3-4	1,229 16
1877.....	Three years.....	267,456	1,227 26	1-6	204 63
1878.....		456,960	2,858 26	1-2	1,429 13
1879.....	Four years.....	1,206,423	5,797 64	5-6	4,756 36
1876.....		.....	.....	.....	.....
1877.....	Five years.....	.....	.....	.....	.....
1878.....		.....	.....	.....	.....
1879.....	.....	13,600	143 80	7-8	125 82
1876.....		.....	.....	.....	.....
1877.....	.....	5,000	50 00	3-10	15 00
1878.....		30,500	365 00	1-2	182 50
1879.....	.....	180,250	1,608 87	7-10	1,126 16
1876.....		299,850	1,794 80	9-10	1,615 32
Totals.....		\$33,897,371	\$159,965 34	.....	\$82,947 80

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$4,568,543 29
Total losses paid from organization to date.....	1,623,241 54
Total cash dividends declared since the Company commenced business.....	2,476,500 00
Total amount of losses incurred during the year.....	89,000 00
Total amount of the Company's stock owned by the directors at par value.....	71,925 00

## NEW YORK CITY INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated February 19, 1872.

Commenced business March 1, 1872.

RICHARD L. FRANKLIN, *President.*JOHN D. KINSMAN, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....		\$10,000 00
Interest accrued on bond and mortgage loans.....		58 33
Value of lands mortgaged.....	\$5,000 00	
Buildings (insured for \$8,000).....	10,000 00	
Total value of mortgaged premises.....	\$15,000 00	
<i>Stocks, Bonds, etc., Owned by the Company.</i>		
United States bonds.....	\$310,000 00	\$334,662 50
Brooklyn City bonds.....	20,000 00	21,400 00
Total par and market value.....	\$330,000 00	\$356,062 50
		356,062 50
Cash in the Company's principal office in currency.....	\$3,650 76	
Cash belonging to the Company deposited in bank.....	9,893 12	
Total amount of cash items.....		13,543 88
Interest due and accrued on stocks owned, not included in market value.....		700 00
Premiums in due course of collection.....		19,686 64
Aggregate amount of all actual available assets.....		\$400,051 35

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$6,423 69
Losses unadjusted, including all reported and supposed losses.....	9,058 90
Losses resisted, including interest, costs and expenses.....	928 60
Net amount of all unpaid losses and claims.....	\$16,421 19

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$64,040 04
Unearned premiums, pro rata, on fire risks running more than one year.....	17,775 06

Total unearned premiums as computed above.....	\$81,815 10
Salaries and other miscellaneous expenses due and accrued.....	750 00

Total liabilities, except capital and net surplus.....	\$98,936 29
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	1,065 06

Aggregate liabilities, including paid-up capital and net surplus,	\$400,051 35
---	--------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$179,834 38
Deduct re-insurance, rebate and return premiums.....	25,516 02

Net cash received for premiums (all fire).....	\$154,018 36
Interest received on bonds and mortgages.....	700 00
Interest and dividends received from all other sources. ....	15,715 50
Income from all other sources.....	437 50

Aggregate income received during the year in cash.....	\$170,871 46
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$102,101 67
Deduct salvages and re-insurances.....	4,929 09

Net amount paid for losses (all fire).....	\$97,172 58
Cash dividends actually paid.....	15,000 00
Paid for commission and brokerage.....	31,785 64
Salaries and other charges of officers, clerks and other employees....	16,741 90
Amount paid for State, national and local taxes.....	1,108 22
All other payments, viz.: stationery, printing, advertising, postage, etc.....	27,356 81

Aggregate expenditures during the year, in cash.....	\$189,165 15
--	--------------

## V. MISCELLANEOUS.

	Risks.	Premiums
In force on the 31st day of December of the preceding year.....	\$14,686,258	\$113,002 10
Written or renewed during the year.....	23,166,908	184,769 61
Total.....	\$37,853,166	\$297,771 71
Deduct those expired and marked off as terminated.....	16,832,121	132,346 69
In force at the end of the year.....	\$21,021,045	\$165,425 02
Deduct amount re-insured.....	937,167	9,158 61
Net amount in force.....	\$20,083,878	\$156,266 41

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$16,635,373	\$128,080 08	1-2	\$64,040 04
1878.....	Two years.....	39,625	403 82	1-4	100 96
1879.....		38,639	561 15	3-4	420 86
1877.....	Three years.....	568,833	3,744 76	1-6	624 12
1878.....		708,890	5,470 00	1-2	2,735 00
1879.....	Four years.....	1,640,939	13,249 94	5-6	11,041 61
1877.....		5,500	44 42	3-8	16 65
1878.....	Five years.....	1,008	9 40	7-8	8 23
1879.....		28,000	500 86	7-10	50 09
1877.....	Six years.....	77,766	907 04	3-10	272 10
1878.....		51,050	838 33	1-2	419 16
1879.....	Seven years.....	53,958	623 16	7-10	426 17
1877.....		224,616	1,833 45	9-10	1,650 11
Totals.....		\$20,083,878	\$156,266 41		\$81,815 10

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$977,861 00
Total losses paid from organization to date.....	504,621 00
Total cash dividends declared since the Company commenced business.....	95,000 00
Total amount of losses incurred during the year.....	103,753 00
Total amount of the Company's stock owned by the directors at par value.....	84,600 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,345,734 00
Amount of premiums received.....	11,503 42
Amount of losses incurred .....	7,675 46
Amount of fire losses paid.....	7,675 46

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

## MANCHESTER, N. H.

Incorporated 1869.

Commenced business April 1, 1870.

E. A. STARR, *President.*JOHN C. FRENCH, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$250,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered .....	\$2,619 69
Loans on bond and mortgage (first liens).....	43,753 86
Value of lands mortgaged.....	\$98,850 00
Buildings (insured for .....).....	40,000 00
Total value of mortgaged premises.....	\$138,850 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$150,000 00	\$155,100 00
Manchester City, New Hampshire, bonds.....	51,700 00	56,500 00
St. Louis City, Missouri, bonds.....	17,000 00	17,850 00
Chicago City, Illinois, bonds.....	10,000 00	11,000 00
Cleveland City, Ohio, bonds.....	10,000 00	10,500 00
Zanesville City, Ohio, bonds.....	10,000 00	10,500 00
Marietta City, Ohio, bonds.....	10,000 00	10,500 00
Concord City, New Hampshire, bonds.....	2,000 00	2,200 00
Michigan Air Line R. R. bonds.....	10,000 00	10,800 00
Maine Central R. R. bonds.....	10,000 00	9,500 00
Cheshire R. R. bonds.....	13,000 00	13,000 00



	Par value.	Market value.
Chicago, Burlington and Quincy R. R. bonds.....	\$14,000 00	\$16,800 00
Burlington and Missouri River R. R. bonds.....	10,000 00	11,500 00
Jackson, Lansing and Saginaw R. R. bonds.....	10,000 00	10,300 00
Boston, Concord and Montreal R. R. bonds.....	7,000 00	7,000 00
Marion County, Indiana, Court-House bonds.....	25,000 00	26,500 00
State of New Hampshire bonds.....	11,000 00	12,500 00
Hillsboro' County, New Hampshire, bonds.....	5,000 00	5,100 00
Sancock Valley Railroad stock.....	4,000 00	4,000 00
City National Bank, Manchester, New Hampshire, stock.....	10,000 00	10,000 00
Total par and market value.....	<u>\$89,700 00</u>	<u>\$411,150 00</u>

\$411,150 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Manchester and Lawrence R. R. stock.....	\$3,200 00	\$4,000 00	\$3,000 00
Amoskeag National Bank stock.....	1,000 00	1,400 00	1,000 00
New England Loan Company stock.....	10,000 00	10,000 00	10,000 00
Total amounts.....	<u>\$14,200 00</u>	<u>\$15,400 00</u>	<u>\$14,000 00</u>

14,000 00

Cash in the Company's principal office, in currency.....	\$6,041 88
Cash belonging to the Company deposited in bank.....	<u>38,931 44</u>

Total amount of cash items..... 44,973 32

Interest due and accrued on stocks owned, not included in market value..... 8,000 00

Premiums in due course of collection..... 13,326 72

Aggregate amount of all actual available assets..... \$537,823 59

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$9,644 00
Losses unadjusted, including all reported and supposed losses.....	4,225 00
Losses resisted, including interest, costs and expenses.....	<u>2,000 00</u>

Net amount of all unpaid losses and claims..... \$15,869 00

Unearned premiums, at 50 per cent. of premiums on fire risks under one year,.....	\$83,585 95
Unearned premiums, pro rata, on fire risks running more than one year.....	<u>41,235 60</u>

Total unearned premiums as computed above..... 124,821 55

Total liabilities, except capital and net surplus..... \$149,690 55

Joint stock capital paid up in cash..... 250,000 00

Surplus beyond all liabilities..... 147,133 04

Aggregate liabilities, including surplus..... \$537,823 59

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$222,531 36
Deduct re-insurance, rebate and return premiums.....	<u>16,015 64</u>

Net cash received for premiums (all fire)..... \$206,515 72

Interest received on bonds and mortgages, and from all other sources..... 27,408 48

Aggregate income received during the year in cash..... \$233,924 20

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$128,085 00
Cash dividends actually paid.....	20,000 00
Paid for commission and brokerage.....	41,031 30
Salaries and other charges of officers, clerks and other employees...	7,588 90
Amount paid for State, national and local taxes.....	6,660 11
All other payments, viz.: stationery, printing, advertising, postage, etc.....	9,947 12
Aggregate expenditures during the year in cash.....	<u>\$213,313 43</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$18,592,797	\$208,489 80
Written or renewed during the year.....	19,794,090	206,515 72
Total.....	<u>\$38,386,877</u>	<u>\$415,005 52</u>
Deduct those expired and marked off as terminated.....	17,573,248	174,173 22
In force at the end of the year.....	<u>\$20,813,629</u>	<u>\$240,832 30</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$13,919,334	\$167,171 90	1-2	\$83,585 95
1878.....	Two years.....	145,150	1,134 10	1-4	283 55
1879.....		82,210	642 22	3-4	481 65
1877.....	Three years.....	364,862	3,943 88	1-6	657 31
1878.....		675,344	7,606 00	1-2	2,303 00
1879.....	Four years.....	854,282	8,421 44	5-6	7,017 85
1876.....		335,234	3,844 64	1-8	480 56
1877.....	Five years.....	282,412	2,424 71	3-8	909 24
1878.....		645,865	7,322 38	5-8	4,577 70
1879.....	Six years.....	508,643	5,094 10	7-8	4,457 32
1875.....		546,868	5,674 73	1-10	567 47
1876.....	Seven years.....	446,123	5,263 55	3-10	1,579 05
1877.....		440,982	4,854 23	1-2	2,427 11
1878.....	Eight years.....	719,738	8,486 10	7-10	5,940 27
1879.....		854,662	8,948 32	9-10	8,053 49
Totals.....		<u>\$20,813,629</u>	<u>\$240,832 30</u>	<u>.....</u>	<u>\$124,821 55</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,289,870 95
Total losses paid from organization to date.....	643,602 90
Total cash dividends declared since the Company commenced business.....	144,000 00
Total amount of losses incurred during the year.....	120,456 87
Total amount of the Company's stock owned by the directors at par value.....	102,000 00

## NIAGARA INSURANCE COMPANY.

### NEW YORK CITY.

Incorporated July, 1850.

Commenced business August, 1850.

HENRY A. HOWE, *President.*PETER NOTMAN, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$500,000.

#### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$23,500 00
Loans on bond and mortgage (first liens).....	84,300 <sup>2</sup> / <sub>100</sub>
Interest due and unpaid on bond and mortgage loans.....	3,186 <sup>8</sup> / <sub>100</sub>
Value of lands mortgaged.....	\$102,750 00
Buildings (insured for \$68,750).....	68,750 00
Total value of mortgaged premises.....	<u>\$171,500 00</u>

#### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$875,000 00	\$930,000 00
Jersey City bonds.....	8,000 00	8,250 00
District of Columbia bonds.....	10,000 00	8,500 00
New York Gas Light Company bonds.....	100,000 00	101,000 00
Total par and market value.....	<u>\$993,000 00</u>	<u>\$1,048,180 00</u>

Total par and market value..... 1,048,180 00

#### *Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Lehigh and Wilkes-Barre bonds.....	\$21,000 00	\$13,650 00	\$10,000 00
Delaware, Lackawanna and Western R. R. Co. stock.....	42,450 00	26,530 00	18,500 00
New Jersey Zinc Co. stock.....			
Warren R. R. Co. stock.....			
Buffalo, Bradford and Pittsburg R. R. Co. bonds, (guaranteed).....			
First National Bank, Stamford, Conn., stock.....			
N. Y., N. H., and Hartford R. R. Co. stock.....	2,600 00	3,900 00	2,500 00
Lorillard Fire Insurance Co. stock.....	1,000 00	900 00	600 00
Hanover Fire Insurance Co. stock.....	5,400 00	5,192 50	4,000 00
Republic Fire Insurance Co. stock.....			
New York City Fire Insurance Co. stock.....			
Sun Mutual Insurance Co. stock.....	15,000 00	15,600 00	15,000 00
United States bonds.....			
Chesapeake and Ohio "B" bonds.....			
Chesapeake and Ohio Currency bonds.....			
Chesapeake and Ohio stock.....			
Chesapeake and Ohio stock.....	179,000 00	54,800 00	50,000 00
Total amount.....	<u>\$267,400 00</u>	<u>\$120,572 50</u>	<u>\$100,600 00</u>

100,600 00

Cash belonging to Company deposited in bank..... 42,251 39

Interest due and accrued on stocks owned, not included in market value..... 227 09

Interest due and accrued on collateral loans .....	\$934 20
Premiums in due course of collection.....	48,597 36
Aggregate amount of all actual available assets.....	<u>\$1,351,776 85</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$30,147 00
Losses resisted, including interest, costs and expenses.....	12,000 00
Net amount of all unpaid losses and claims.....	<u>\$42,147 00</u>
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$156,766 54
Unearned premiums, pro rata, on fire risks running more than one year.....	134,990 59
Total unearned premiums as computed above.....	291,757 13
Cash dividends to stockholders unpaid.....	235 50
Total liabilities, except capital and net surplus.....	<u>\$334,139 63</u>
Joint stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	517,637 22
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$1,351,776 85</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$480,172 94
Deduct re-insurance, rebate and return premiums.....	66,609 98
Net cash received for premiums (all fire).....	<u>\$413,562 96</u>
Interest received on bonds and mortgages.....	6,877 50
Interest and dividends received from all other sources.....	61,944 12
Income from all other sources.....	17,500 20
Aggregate income received during the year in cash.....	<u>\$499,884 78</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$273,135 80
Deduct salvages and re-insurances .....	23,252 20
Net amount paid for losses (all fire).....	<u>\$249,883 60</u>
Cash dividends actually paid.....	60,001 00
Paid for commission and brokerage.....	69,946 01
Salaries and other charges of officers, clerks and other employees.....	49,370 93
Amount paid for State, national and local taxes.....	18,428 92
All other payments, viz.: stationery, printing, advertising, postage, etc.....	50,374 00
Aggregate expenditures during the year in cash.....	<u>\$498,004 46</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$67,140,848	\$640,007 51
Written or renewed during the year.....	57,875,745	480,030 92
Total.....	<u>\$125,016,593</u>	<u>\$1,120,038 43</u>
Deduct those expired and marked off as terminated.....	57,369,978	501,527 48
In force at the end of the year.....	\$67,646,615	\$618,510 95
Deduct amount re-insured.....	2,093,687	24,297 47
Net amount in force.....	<u>\$65,552,928</u>	<u>\$594,213 48</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$38,621,333	\$313,523 07	1-2	\$156,766 54
1878.....	Two years.....	297,896	2,230 54	1-4	557 64
1879.....		359,923	3,573 99	3-4	2,680 49
1877.....	Three years.....	6,642,236	63,971 26	1-6	10,611 87
1878.....		7,018,370	65,013 45	1-2	32,506 72
1879.....	Four years.....	5,747,138	54,634 34	5-6	45,528 61
1876.....		63,389	851 00	1-8	106 37
1877.....	Five years.....	47,510	441 07	3-8	165 40
1878.....		81,345	903 69	5-8	564 80
1879.....		110,750	1,514 74	7-8	1,325 40
1875.....		1,364,596	20,984 34	1-10	2,098 43
1876.....		1,334,372	18,531 57	3-10	5,559 47
1877.....		1,378,130	17,900 80	1-2	8,950 40
1878.....		1,276,225	15,362 30	7-10	10,712 31
1879.....		1,209,915	15,136 32	9-10	13,622 68
Totals.....		\$65,552,928	\$594,213 48	.....	\$291,757 13

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$11,110,761 96
Total losses paid from organization to date.....	6,307,002 60
Total cash dividends declared since the Company commenced business.....	1,519,000 00
Total amount of losses incurred during the year.....	246,311 60
Total amount of the Company's stock owned by the directors at par value.....	216,600 00
Total amount loaned to directors.....	31,000 00
Total amount loaned to stockholders who are not officers.....	4,000 00
Amount deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000; North Carolina, \$10,000.....	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,017,954 00
Amount of fire premiums received.....	6,680 74
Amount of losses incurred.....	1,225 18
Amount of fire losses paid.....	2,719 58

## ORANGE COUNTY MUTUAL INSURANCE COMPANY.

GOSHEN, N. Y.

Incorporated March 15, 1837.

Commenced business October 15, 1837.

HENRY BACON, *President.*DUDLEY MURRAY, *Secretary.*

## I. ASSETS.

Cash on hand and in bank.....	\$79 86
Premiums in hands of agents in course of transmission.....	569 74



Office premiums in course of collection.....	\$169 00
Amount of premium or deposit notes held by the Company (being 1654 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$160,809 23

Aggregate amount of actual available cash assets..	\$818 60
--	----------

*Items Not Admitted as Assets.*

Office furniture.....	\$50 00
-----------------------	---------

II. LIABILITIES.

Cash premiums received on unexpired risks.....	\$28,668 20
Amount of premium notes received on unexpired risks.....	160,809 23
Due and to become due on borrowed money, secured by individual bond of directors.....	8,400 00

Aggregate amount of all liabilities.....	\$8,400 00
--	------------

III. INCOME.

Net cash premiums received on fire risks.....	\$947 19
Premium notes received during the year liable to assessment.....	\$42,123 49
Assessments on premium notes.....	32 80
Policy and survey fees.....	3 00

Aggregate income received during the year in cash.....	\$9,982 99
--	------------

IV. EXPENDITURES.

Net amount paid for fire losses during the year.....	\$13,783 46
Cash returned during the year to members who have discontinued their policies.....	210 49
Paid for interest on borrowed money.....	370 42
Paid for commission on premiums.....	1,231 00
Amount paid for salaries, fees and all other charges of officers, directors, agents, clerks and other employees.....	1,139 05
Amount of all other payments: rent, stationery, etc.....	1,179 42

Aggregate expenditures during the year in cash.....	\$17,913 84
---	-------------

V. GENERAL ITEMS.

Whole amount of risks outstanding at the end of the year.....	\$2,989,674 50
Whole amount of premium or deposit notes, liable to assessment, received on outstanding risks.....	160,809 23
Whole amount of cash deposits received on outstanding risks.....	28,668 20
Whole amount of risks outstanding on property located in the State of New Jersey.....	206,025 00
Whole amount of risks written during the year (\$102,985 in New Jersey).....	1,006,954 00
For the term of one year .....	132,155 00
For a term of more than one year and not more than three years,	694,400 00
For a term of more than three years.....	180,399 00
Whole amount of risks terminated during the year .....	1,002,095 00
Whole amount of losses (including those unpaid, reported and disputed,) occurring during the year on risks of the Company.....	9,069 81
Amount of all losses occurring during the year on risks located in the State of New Jersey .....	558 50
Premiums received during the year on risks in the State of New Jersey.....	982 09
Premium notes received during the year in New Jersey.....	5,050 45

## ORIENT INSURANCE COMPANY.

## HARTFORD, CONN.

Incorporated June 28, 1867.

Commenced business January, 1872.

S. C. PRESTON, *President*.GEORGE W. LESTER, *Secretary*.

Capital stock authorized, \$2,000,000.

Capital actually paid in, \$500,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$26,767 31
Loans on bond and mortgage (first liens).....	137,350 00
Interest due and unpaid on bond and mortgage loans.....	540 00
Interest accrued on bond and mortgage loans.....	1,931 89
Buildings (insured for \$121,750).....	
Total value of mortgaged premises.....	<u>\$66,500 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
American National Bank stock.....	\$25,200 00	\$32,760 00
Eina National Bank stock.....	12,000 00	14,400 00
Charter Oak National Bank stock.....	15,000 00	17,030 00
Farmers' and Mechanics' National Bank stock.....	10,000 00	11,650 00
Mercantile National Bank stock.....	11,900 00	14,637 00
Phoenix National Bank stock.....	6,200 00	9,610 00
Exchange National Bank stock.....	9,100 00	12,558 00
City National Bank stock.....	12,400 00	10,788 00
Hartford National Bank stock.....	82,400 00	49,572 00
Metropolitan National Bank stock.....	7,500 00	9,900 00
Connecticut Trust and Safe Deposit Company stock.....	10,000 00	7,500 00
New York, New Haven and Hartford R. R. Co. stock.....	24,700 00	38,285 00
Cleveland and Pittsburgh R. R. Co. stock.....	20,000 00	21,300 00
Indiana Central R. R. Co. bonds.....	10,000 00	10,000 00
Indianapolis and Cincinnati R. R. Co., 1858, bonds.....	11,000 00	11,550 00
County of Peoria, Illinois, bonds.....	5,000 00	5,500 00
Town of Pawtucket, Rhode Island, bonds.....	25,000 00	28,750 00
City of New Brunswick, New Jersey, bonds.....	10,000 00	10,500 00
City of Evansville, Indiana, bonds.....	15,000 00	15,000 00
Atlantic Dock Company bonds.....	9,000 00	9,540 00
Town of Norwich, Connecticut bonds.....	60,000 00	69,000 00
City of Lockport, New York, bonds.....	10,000 00	11,000 00
City of Washington, Indiana, (School) bonds.....	15,000 00	16,500 00
City of Indianapolis, Indiana, bonds.....	20,000 00	20,000 00
Town of Hartford, Connecticut, bonds.....	4,000 00	4,120 00
County of Macon, Illinois, bonds.....	4,000 00	4,000 00
United States 6's, 1881, coupon bonds.....	25,000 00	26,750 00
Total par and market value.....	<u>\$417,400 00</u>	<u>\$492,200 00</u>

422,200 00

*Loans on Stock Collaterals.*

	Par value.	Market. value.	Amount loaned.
Etna National Bank, Hartford, stock.....	\$500 00	\$600 00	\$300 00
National Fire Insurance Co., Hartford, stock.....	2,500 00	4,000 00	600 00
Adams' Express Co. stock.....	2,500 00	2,625 00	1,218 00
Etna Life Insurance Co., Hartford, stock.....	3,000 00	4,800 00	1,200 00
Etna Fire Insurance Co., Hartford, stock.....	200 00	470 00	1,890 00
American National Bank, Hartford, stock.....	750 00	975 00	
Charter Oak National Bank, Hartford, stock.....	500 00	655 00	
First National Bank, Hartford, stock.....	300 00	318 00	
Willimantic Linen Co. stock.....	9,700 00	33,368 00	20,000 00
First mortgage bond, No. 7, J. C. & C. E. Geisen- dorf, Indianapolis, Indiana.....	1,000 00	1,000 00	900 00
City of Burlington, Iowa, bonds.....	2,000 00	2,000 00	1,200 00
Total amounts.....	\$22,450 00	\$50,811 00	\$27,298 00
Cash in the Company's principal office in currency.....			\$1,888 47
Cash belonging to the Company deposited in bank.....			82,164 44
Total amount of cash items.....			84,052 91
Interest due and accrued on stocks owned, not included in market value.....			7,830 01
Interest due and accrued on collateral loans.....			811 77
Premiums in due course of collection.....			30,028 77
All other property, viz.: rents due and accrued.....			209 55
Aggregate amount of all actual available assets.....			\$809,020 21

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$21,587 57
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$94,595 77
Unearned premiums, pro rata, on fire risks running more than one year.....	46,587 97
Total unearned premiums as computed above.....	141,183 74
Total liabilities, except surplus.....	\$162,721 31
Joint stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	146,298 90
Aggregate liabilities, including net surplus .....	\$809,020 21

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$248,599 86
Deduct re-insurance, rebate and return premiums.....	26,776 97
Net cash received for premiums (all fire).....	\$222,822 89
Interest received on bonds and mortgages .....	10,707 34
Interest and dividends received from all other sources.....	32,011 25
Income from all other sources, viz.: rent.....	897 60
Aggregate income received during the year in cash.....	\$266,441 08

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$127,430 20
Cash dividends actually paid.....	50,000 00
Paid for commission and brokerage.....	33,958 42
Salaries and other charges of officers, clerks and other employees....	21,125 56
Amount paid for State, national and local taxes.....	6,307 21
All other payments, viz.: stationery, printing, advertising, postage, etc.....	21,524 80
Aggregate expenditures during the year in cash.....	\$260,846 19

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$23,129,298	\$275,291 02
Written or renewed during the year.....	22,482,787	248,599 86
Total.....	\$45,612,085	\$523,890 88
Deduct those expired and marked off as terminated.....	20,546,423	240,646 09
In force at the end of the year.....	\$25,065,662	\$283,244 79
Deduct amount re-insured.....	301,221	4,003 80
Net amount in force.....	\$24,764,441	\$279,240 99

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$16,778,107	\$189,191 54	1-2	\$94,595 77
1878.....	Two years.....	69,418	775 81	1-4	193 95
1879.....		50,520	531 11	3-4	398 33
1877.....	Three years.....	1,335,734	14,581 14	1-6	2,430 19
1878.....		1,867,946	19,244 43	1-2	9,622 21
1879.....		1,575,934	16,128 52	5-6	13,440 43
1876.....	Four years.....	155,960	1,606 22	1-8	200 78
1877.....		108,004	1,073 80	3-8	402 67
1878.....		132,214	1,332 90	5-8	833 06
1879.....		144,878	1,463 88	7-8	1,280 90
1875.....	Five years.....	325,587	4,602 90	1-10	460 29
1876.....		407,414	5,600 61	3-10	1,680 18
1877.....		750,335	9,591 13	1-2	4,795 56
1878.....		534,773	6,829 39	7-10	4,780 57
1879.....		527,617	6,687 61	9-10	6,018 85
Totals.....		\$24,764,441	\$279,240 99	.....	\$141,133 74

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,581,303 04
Total losses paid from organization to date.....	1,833,426 04
Total cash dividends declared since the Company commenced business.....	345,000 00
Total dividends declared payable in stock from organization.....	100,000 00
Total amount of losses incurred during the year.....	131,533 81
Total amount of the Company's stock owned by the directors at par value.....	56,600 00
Total amount loaned to officers and directors.....	59,600 00
Total amount loaned to stockholders who are not officers.....	14,718 00

*Business in the State of New Jersey During the Year.*

Amount of risks written.....	\$324,080 00
Amount of premiums received.....	3,482 52
Amount of losses incurred.....	19 68
Amount of losses paid.....	681 88



## PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825.

Commenced business April, 1825.

JOHN DEVEREUX, *President*.WILLIAM G. CROWELL, *Secretary*.

Capital stock authorized, \$400,000.

Capital actually paid in, \$400,000.

## I. ASSETS.

Real estate owned by the Company; unencumbered.....	\$140,000 00
Loans on bond and mortgage (first liens).....	309,307 00
Interest due and unpaid on bond and mortgage loans.....	707 50
Interest accrued on bond and mortgage loans.....	5,221 83
Buildings (insured for \$202,367) .....	
Total value of mortgaged premises.....	\$850,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States loan.....	\$270,000 00	\$279,900 00
Philadelphia City loans.....	55,500 00	67,275 00
Philadelphia, Wilmington and Baltimore R. R. Co. stock.....	12,500 00	17,250 00
Philadelphia, Wilmington and Baltimore R. R. Co. loan.....	10,000 00	11,000 00
Pennsylvania R. R. Co. loan.....	49,600 00	52,535 00
Philadelphia and Reading R. R. Co. loan.....	37,500 00	40,787 50
Delaware R. R. Co. loan.....	15,000 00	16,500 00
Philadelphia and Erie R. R. Co. loan.....	25,000 00	25,750 00
North Pennsylvania R. R. Co. loan.....	40,000 00	44,000 00
Lehigh Valley R. R. Co. loan.....	55,000 00	62,150 00
Harrisburg, Portsmouth, Mount Joy and Lancaster R. R. Co. loan.....	20,000 00	21,600 00
Elmira and Williamsport R. R. Co. loan.....	25,000 00	26,875 00
West Jersey R. R. Co. loan.....	10,000 00	11,500 00
Pennsylvania and New York Canal and R. R. Co. loan.....	24,000 00	28,320 00
United Companies of New Jersey loan.....	60,000 00	67,200 00
Southern Central R. R. Co. of New York loan.....	20,000 00	20,000 00
Western Pennsylvania R. R. Co. loan.....	4,000 00	4,100 00
Car Trust of Pennsylvania.....	67,000 00	67,000 00
Empire Car Trust.....	37,000 00	37,000 00
New Jersey Car Trust.....	28,000 00	28,000 00
New York and Pacific Car Trust Association.....	26,000 00	26,000 00
Pennsylvania Company.....	20,000 00	20,000 00
American Steamship Company loan.....	15,000 00	15,000 00
Schuylkill Navigation Co. loan.....	20,000 00	18,122 00
Lehigh Coal and Navigation Co. loan.....	49,000 00	51,730 00
Chesapeake and Delaware Canal Co. loan.....	10,000 00	8,200 00
Delaware Division Canal Co. loan.....	20,000 00	19,000 00
Philadelphia and Reading Coal and Iron Co. loan.....	20,000 00	17,600 00
Pennsylvania State loan.....	1,500 00	1,635 00
Harrisburg City loan.....	18,000 00	18,540 00
St. Louis City loan.....	25,000 00	26,000 00
Delaware State loan.....	13,000 00	13,910 00
New Jersey State loan.....	8,000 00	8,240 00
Camden County loan.....	15,000 00	16,200 00
Cincinnati City loan.....	60,000 00	69,200 00
Pittsburg City loan.....	60,000 00	68,600 00
Newark City loan.....	20,000 00	22,950 00
Philadelphia Bank stock.....	20,000 00	35,000 00
Manayunk Gas Co. stock.....	1,000 00	1,000 00
Total par and market value.....	\$1,286,000 00	\$1,385,669 50

1,385,669 50



*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Insurance Co. of State of Pennsylvania stock....	\$1,200 00	\$1,784 00	\$1,000 00
Pennsylvania R. R. Co. stock.....	35,000 00	35,700 00	\$27,200 00
Total amounts.....	<u>\$36,200 00</u>	<u>\$37,484 00</u>	<u>\$27,200 00</u>
			\$27,200 00
Cash in the Company's principal office in currency.....			\$7,351 66
Cash belonging to the Company deposited in bank.....			<u>50,599 79</u>
Total amount of cash items.....			57,951 45
Premiums in due course of collection.....			85,054 43
Aggregate amount of all actual available assets.....			<u>\$2,011,112 11</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$42,000 00	
Net amount of all unpaid losses and claims.....		\$42,000 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year...	\$197,566 37	
Unearned premiums, pro rata, on fire risks running more than one year.....	<u>123,456 83</u>	
Total unearned premiums as computed above.....		321,023 20
Amount reclaimable on perpetual fire-policies.....		419,015 68
Commissions and other charges due and to become due to agents and brokers.....		20,000 00
All other demands against the Company, viz.: tax assessments.....		<u>2,000 00</u>
Total liabilities, except capital and net surplus.....		\$804,038 88
Joint stock capital paid up in cash.....		400,000 00
Surplus beyond all liabilities.....		<u>807,073 23</u>
Aggregate liabilities, including paid-up capital and net surplus,		<u>\$2,011,112 11</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$579,239 66	
Deduct re-insurance, rebate and return premiums.....	<u>46,702 47</u>	
Net cash received for premiums (all fire).....		\$532,537 19
Interest received on bonds and mortgages.....		22,985 75
Interest and dividends received from all other sources.....		78,886 32
Income from all other sources.....		<u>968 99</u>
Aggregate income received during the year in cash.....		<u>\$635,378 25</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$318,480 03	
Cash dividends actually paid.....	40,000 00	
Paid for commission and brokerage.....	83,361 03	
Salaries and other charges of officers, clerks and other employees.....	82,433 68	
Amount paid for State, national and local taxes.....	16,666 82	
All other payments, viz.: stationery, printing, advertising, postage, etc.....	<u>13,138 02</u>	
Aggregate expenditures during the year in cash.....		<u>\$554,079 58</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$47,927,868	\$608,511 22
Written or renewed during the year.....	53,927,503	579,229 66
Total.....	\$101,855,371	\$1,187,750 88
Deduct those expired and marked off as terminated.....	47,982,465	547,234 24
In force at the end of the year.....	\$53,872,906	\$640,456 64
Deduct amount re-insured.....	695,346	7,572 64
Net amount in force.....	\$53,177,560	\$632,884 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$35,008,552	\$395,132 74	1-2	\$197,566 37
1878.....	Two years.....	152,600	1,538 60	1-4	384 65
1879.....		143,832	1,707 96	3-4	1,280 97
1877.....	Three years.....	3,050,750	37,138 50	1 6	6,189 75
1878.....		3,275,500	37,429 48	1 2	18,714 74
1879.....		3,345,343	36,892 98	5-6	30,857 50
1876.....		325,790	3,740 88	1-8	467 30
1877.....	Four years.....	215,500	2,138 20	3-8	801 61
1878.....		217,500	3,350 20	5-8	2,093 37
1879.....		343,518	3,962 63	7-8	3,467 30
1875.....	Five years.....	725,200	13,529 40	1-10	1,352 94
1876.....		918,500	15,950 50	3-10	4,785 15
1877.....		1,899,732	26,500 20	1-2	13,250 10
1878.....		1,700,550	23,928 50	7-10	16,749 95
1879.....		1,552,593	21,576 73	9-10	19,419 05
1873-1879...	Seven years.....	302,100	3,267 00	Actual	3,671 50
Totals.....		\$53,177,560	\$632,884 00	.....	\$321,023 20

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$7,879,040 00
Total losses paid from organization to date.....	5,522,695 00
Total cash dividends declared since the company commenced business.....	1,979,000 00
Total amount of losses incurred during the year.....	315,480 03
Total amount of the Company's stock owned by the directors at par value.....	76,200 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia, \$20,000.....	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$369,837 00
Amount of fire premiums received.....	4,290 17
Amount of losses incurred.....	2,386 51
Amount of fire losses paid.....	3,339 07

# PEOPLE'S FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April 22, 1851.

Commenced business April 22, 1851.

F. V. PRICE, *President.*A. C. MILNE, *Secretary.*

Capital stock authorized, .....

Capital actually paid in, \$150,000.

### I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$21,900 00
Interest due and unpaid on bond and mortgage loans.....	176 88
Interest accrued on bond and mortgage loans.....	777 00
Value of lands mortgaged.....	\$35,000 00
Buildings (insured for \$22,200).....	29,500 00
Total value of mortgaged premises.....	\$64,500 00

### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$213,000 00	\$223,365 00
National Bank of Commerce stock.....	10,000 00	13,200 00
People's Bank stock.....	5,000 00	5,500 00
Second Avenue Railroad Company stock.....	500 00	225 00
Total par and market value.....	\$228,500 00	\$242,290 00

242,290 00

### *Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
A. M. U. Express Company stock.....	\$4,000 00	\$2,200 00	\$2,200 00
Metropolitan Gas Company stock.....	700 00	735 00	
C. R. R. of N. J. convertible bonds.....	2,000 00	2,080 00	2,100 00
N. Y., N. H. and Hartford Railroad stock.....	700 00	1,050 00	
U. S. Express Company stock.....	2,100 00	987 00	370 00
Total amounts.....	\$9,500 00	\$7,052 00	\$4,670 00

\$4,670 00

Cash in the Company's principal office in currency.....	\$1,309 88
Cash belonging to the Company deposited in bank.....	7,291 49

Total amount of cash items.....	8,601 37
Interest due and accrued on stocks owned, not included in market value.....	2,305 00
Interest due and accrued on collateral loans.....	156 57
Premiums in due course of collection.....	3,845 42
All other property, viz.: rents due and accrued.....	175 00

Aggregate amount of all actual available assets..... \$284,897 24

### II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$3,850 00
--	------------

Net amount of all unpaid losses and claims.....	\$3,850 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$24,704 88
Unearned premiums, pro rata, on fire risks running more than one year.....	1,359 09

Total unearned premiums as computed above.....	\$26,063 97
Rent due and accrued.....	666 66
Commissions and other charges due and to become due to agents and brokers.....	576 81
Total liabilities, except capital and net surplus.....	\$31,157 44
Joint stock capital paid up in cash.....	150,000 00
Surplus beyond all liabilities.....	103,739 80
Aggregate liabilities, including paid-up capital and net surplus,	\$284,897 24

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$51,703 23
Deduct re-insurance, rebate and return premiums.....	1,208 07
Net cash received for premiums (all fire).....	\$50,495 16
Interest received on bonds and mortgages.....	1,697 50
Interest and dividends received from all other sources.....	9,491 29
Income from all other sources, viz.: rent.....	1,236 70
Aggregate income received during the year in cash.....	\$62,920 65

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$21,686 54
Deduct salvages and re-insurances.....	1,009 60
Net amount paid for losses (all fire).....	\$20,676 94
Cash dividends actually paid.....	18,000 00
Paid for commission and brokerage.....	8,013 66
Salaries and other charges of officers, clerks and other employees....	9,150 00
Amount paid for State, national and local taxes.....	2,161 10
All other payments, viz.: stationery, printing, advertising, postage, etc.....	7,103 25
Aggregate expenditures during the year in cash.....	\$65,104 95

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$8,283,497	\$44,642 09
Written or renewed during the year.....	5,578,471	54,611 27
Total.....	\$17,861,968	\$99,253 36
Deduct those expired and marked off as terminated.....	8,932,108	46,973 44
In force at the end of the year.....	\$8,929,860	\$52,279 92
Deduct amount re-insured.....	72,550	447 06
Net amount in force.....	\$8,857,310	\$51,832 86

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$8,547,160	\$49,409 277	1-2	\$24,704 88
1878.....	Two years.....	1,450	13 78	3-4	10 33
1877.....	Three years.....	66,650	752 92	1-6	125 49
1878.....	Four years.....	53,900	435 79	1-2	217 89
1879.....	Five years.....	143,150	871 85	5-6	726 50
1876.....	.....	.....	.....	.....	.....
1877.....	.....	.....	.....	.....	.....
1878.....	.....	.....	.....	.....	.....
1879.....	.....	.....	.....	.....	.....
1876.....	.....	.....	.....	.....	.....
1877.....	.....	.....	.....	.....	.....
1878.....	.....	.....	.....	.....	.....
1879.....	.....	.....	.....	.....	.....
Totals.....		\$8,857,310	\$51,832 86		\$26,063 97

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,727,586 73
Total losses paid from organization to date.....	851,613 91
Total cash dividends declared since the Company commenced business.....	399,000 00
Total amount of losses incurred during the year.....	23,066 17
Total amount of the Company's stock owned by the directors at par value.....	43,200 00
Total amount loaned to stockholders who are not officers.....	2,200 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$310,051 67
Amount of fire premiums received.....	1,552 40
Amount of losses incurred.....	100 00
Amount of fire losses paid.....	100 00

## PHENIX INSURANCE COMPANY.

## BROOKLYN, N. Y.

Incorporated September 10, 1853.      Commenced business September 10, 1853.

STEPHEN CROWELL, *President.*

PHILANDER SHAW, *Secretary.*

Capital stock authorized, \$1,000,000.

Capital actually paid in, \$1,000,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$315,000 00
Loans on bond and mortgage (first liens).....	211,000 00
Interest due and unpaid on bond and mortgage loans.....	840 00
Interest accrued on bond and mortgage loans.....	4,730 41
Value of lands mortgaged.....	\$138,150 00
Buildings (insured for \$229,500).....	277,100 00
Total value of mortgaged premises.....	\$415,250 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$805,000 00	\$851,175 00
Tennessee State bonds.....	45,000 00	16,200 00
North Carolina State bonds.....	10,000 00	2,500 00
Virginia State certificates.....	14,772 33	886 34
Mississippi State certificates.....	20,000 00	20,000 00
Kings County bonds, 6 per cent.....	1,000 00	1,100 00
City of Brooklyn bonds, 6 per cent.....	15,000 00	17,400 00



	Par value.	Market value.
City of Brooklyn bonds, (Park loan) 7 per cent.....	\$6,000 00	\$7,680 00
Nassau Gas Light Co., Brooklyn, certificates.....	17,000 00	17,000 00
Nassau Gas Light Co., Brooklyn, stock.....	22,500 00	14,825 00
New York Mutual Gas Light Co. stock.....	30,000 00	16,500 00
People's Gas Light Co., Brooklyn, bonds.....	47,000 00	47,000 00
People's Gas Light Co., Brooklyn, certificates.....	10,000 00	10,000 00
People's Gas Light Co., Brooklyn, stock.....	5,900 00	1,770 00
Brooklyn Gas Light Co. stock.....	11,000 00	14,850 00
New York Gas Light Co. stock.....	10,000 00	9,000 00
Union Ferry Co., Brooklyn, stock.....	6,500 00	9,750 00
Brooklyn City R. R. Co. stock.....	16,170 00	24,255 00
Commercial Bank, Brooklyn, stock.....	4,800 00	3,360 00
Merchants' National Bank, New York, stock.....	650 00	825 50
Metropolitan National Bank, New York, stock.....	50,000 00	67,500 00
American Exchange National Bank stock.....	50,000 00	57,500 00
Fourth National Bank, New York, stock.....	20,000 00	21,600 00
National Bank of the Republic, New York, stock.....	7,500 00	8,775 00
Central National Bank, New York, stock.....	20,000 00	22,000 00
Shoe and Leather National Bank, New York, stock.....	5,000 00	6,300 00
St. Nicholas National Bank, New York, stock.....	10,000 00	10,700 00
National Bank of Commerce, New York, stock.....	8,700 00	11,919 00
Mechanics' Bank of Brooklyn, stock.....	13,500 00	21,875 00
Mechanics' National Bank, New York, stock.....	1,000 00	1,350 00
City Bank of Brooklyn stock.....	4,000 00	10,000 00
Houston and Texas R. R. Co. bonds.....	3,000 00	3,000 00
Total par and market value.....	\$1,289,992 33	\$1,328,395 84

\$1,328,395 84

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Montauk Fire Insurance Co., Brooklyn, stock.....	\$1,000 00	\$1,110 00	
Mechanics' Fire Insurance Co., Brooklyn, stock....	500 00	850 00	
Mechanics' Bank, Brooklyn, stock.....	2,000 00	3,500 00	\$5,363 00
Shoe and Leather National Bank, New York, stock,	400 00	504 00	
New York Economical Printing Co. stock.....	1,000 00	1,500 00	1,000 00
Manhattan Fire Insurance Co., New York, stock....	6,000 00	6,600 00	5,500 00
Union Trust Co., New York, stock.....	13,000 00	15,600 00	
Shoe and Leather National Bank, New York, stock,	1,600 00	2,016 00	18,000 00
Lamar Fire Insurance Co., New York, stock.....	3,000 00	3,150 00	
Fireman's Trust Insurance Co., Brooklyn, stock....	500 00	540 00	
Market National Bank, New York, stock.....	700 00	791 00	1,100 00
People's Gas Light Co., Brooklyn, bonds.....	15,000 00	15,000 00	9,500 00
Long Island Bank, Brooklyn, bonds.....	2,000 00	2,200 00	
Montauk Fire Insurance Co., Brooklyn, stock.....	1,000 00	1,110 00	2,500 00
Standard Fire Insurance Co., New York, stock.....	1,500 00	1,845 00	1,200 00
Union Ferry Co., Brooklyn, stock.....	700 00	1,050 00	700 00
Kings County bonds.....	5,000 00	5,750 00	4,000 00
Home Fire Insurance Co., New York, stock.....	800 00	1,040 00	
Hamilton Fire Insurance Co., New York, stock.....	750 00	1,275 00	2,000 00
Am. Exchange Fire Insur. Co., New York, stock....	500 00	500 00	400 00
Citizens' Bank, New York, stock.....	750 00	750 00	
Hanover National Bank, New York, stock.....	2,500 00	2,875 00	3,000 00
Norwich and Worcester R. R. Co. stock.....	500 00	500 00	
Chicago, Burlington and Quincy R. R. Co. stock....	500 00	625 00	200 00
Manhattan Fire Insurance Co., New York, stock....	6,000 00	6,600 00	6,000 00
Tradesmen's Fire Insurance Co., New York, stock,	1,000 00	1,050 00	500 00
Mechanics' National Bank, New York, stock.....	800 00	810 00	
New York City bond.....	2,000 00	2,160 00	2,000 00
Brooklyn City R. R. Co. stock.....	2,000 00	3,000 00	2,000 00
Total amounts.....	\$72,800 00	\$84,301 00	\$61,968 00

64,968 00

Cash in the Company's principal office in currency.....	\$1,620 75
Cash belonging to the Company deposited in bank.....	401,517 24

Total amount of cash items.....	403,138 00
Interest due and accrued on stocks owned, not included in market value.....	2,889 66
Interest due and accrued on collateral loans.....	1,379 26
Premiums in due course of collection.....	95,058 47
Bills receivable, not matured, for fire, marine and inland risks.....	29,492 27
All other property belonging to the Company, viz.: salvage claims on losses already paid, \$22,030; rents due and accrued, \$747.91; due from other companies, \$21,000; total.....	43,777 91

Aggregate amount of all actual available assets. \$2,500,669 82

*Items Not Admitted as Assets.*

Wrecking apparatus.....	\$32,000 00
-------------------------	-------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$17,908 24
Losses unadjusted, including all reported and supposed losses.....	101,998 01
Losses resisted, including interest, costs and expenses.....	12,181 14

Net amount of all unpaid losses and claims..... \$132,087 39

Unearned premiums, at 50 per cent. of premiums on fire risks under one year,.....	\$451,856 12
Unearned premiums, pro rata, on fire risks running more than one year.....	355,663 95
Unearned premiums, at 50 per cent. on inland navigation risks.....	1,906 71

Total unearned premiums as computed above..... 868,014 59

Accrued rent..... 3,250 00

Commissions and other charges due and to become due to agents and brokers..... 8,183 37

All other demands against the Company, viz.: return premiums..... 17 68

Total liabilities, except capital and net surplus..... \$1,011,553 03

Joint stock capital paid up in cash..... 1,000,000 00

Surplus beyond all liabilities..... 489,116 79

Aggregate liabilities, including paid-up capital and net surplus, \$2,500,669 82

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$1,314,649 51	\$1,338,662 76
Deduct re-insurance, rebate and return premiums.....	132,820 50	357,503 80
Net cash received for premiums.....	\$1,181,829 01	\$980,758 96

\$2,162,587 99

Interest received on bonds and mortgages..... 14,216 43

Interest and dividends received from all other sources..... 84,714 87

Income from all other sources, viz.: earnings of wrecking apparatus..... 6,240 64

Aggregate income received during the year, in cash..... \$2,267,759 91

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses.....	\$627,666 76	\$1,491,005 71
Deduct salvages and re-insurances.....		340,990 82
Net amount paid for losses.....	\$627,666 76	\$1,150,014 89

\$1,777,681 65

Cash dividends actually paid..... 100,000 00

Paid for commission and brokerage ..... 331,955 68

Salaries and other charges of officers, clerks and other employees.... 163,730 93

Amount paid for State, national and local taxes..... 31,752 00

All other payments, viz.: stationery, printing, advertising, postage, etc..... 160,492 84

Aggregate expenditures during the year in cash..... \$2,565,613 10

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$146,435,995	\$1,425,318 67
Written or renewed during the year.....	153,398,865	1,313,897 18
Total.....	\$299,831,660	\$2,739,215 85
Deduct those expired and marked off as terminated.....	137,653,292	1,154,583 55
In force at the end of the year.....	\$163,178,568	\$1,584,632 30
Deduct amount re-insured.....	1,679,754	18,864 38
Net amount in force.....	\$160,498,814	\$1,565,967 92

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$10,321,776	\$63,526 24
Written or renewed during the year.....	152,744,741	1,371,300 19
Total.....	\$163,066,617	\$1,434,826 43
Deduct those expired and marked off as terminated.....	153,137,426	1,374,331 91
In force at the end of the year.....	\$9,929,191	\$60,494 52

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$101,095,406	\$903,712 24	1-2	\$451,856 12
1878.....		403,260	3,799 54	1-4	949 88
1879.....	Two years.....	587,888	5,448 12	3-4	4,086 09
1877.....		10,099,610	103,815 00	1-6	17,302 50
1878.....	Three years.....	11,583,203	117,636 80	1-2	58,818 40
1879.....		13,739,720	144,069 71	5-6	120,058 09
1876.....		506,094	5,492 82	1-8	686 60
1877.....	Four years.....	455,975	5,078 20	3-8	1,904 32
1878.....		429,842	4,469 72	5-8	2,793 57
1879.....		466,145	4,549 78	7-8	3,981 06
1875.....		2,676,138	41,219 73	1-10	4,121 97
1876.....		3,415,839	48,710 37	3-10	14,613 12
1877.....	Five years.....	4,760,794	56,113 31	1-2	28,056 66
1878.....		4,818,327	56,828 33	7-10	39,779 81
1879.....		5,453,413	64,831 19	9-10	58,348 08
1878.....	Seven years.....	9,500	110 50	11-14	86 22
1879.....		5,000	47 80	13-14	44 39
1879.....	Eight years.....	3,160	34 76	15-16	32 59
Totals.....		\$160,498,814	\$1,565,967 92	.....	\$807,520 07

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$29,288,681 24
Total losses paid from organization to date.....	15,556,343 86
Total cash dividends declared since the Company commenced business.....	2,114,000 00
Total amount of losses incurred during the year.....	1,714,271 99
Total amount of the Company's stock owned by the directors at par value.....	135,900 00
Total amount loaned to officers and directors.....	61,500 00
Total amount loaned to stockholders who are not officers.....	17,900 00
Amounts deposited in the various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia, \$50,000; Canada, \$100,000; North Carolina, \$10,000; Georgia, \$25,000; Mississippi, \$20,000.	

*Business in the State of New Jersey During the Year.*

Amount of risks written.....	\$2,010,228 00
Amount of premiums received.....	14,336 50
Amount of losses incurred.....	14,458 31
Amount of losses paid.....	14,464 31

## PHOENIX INSURANCE COMPANY.

## HARTFORD, CONN.

Incorporated May, 1854.

Commenced business June, 1854.

H. KELLOGG, *President*.D. W. C. SKILTON, *Secretary*.

Capital stock authorized, \$2,100,000.

Capital stock actually paid in, \$1,000,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$135,000 00
Loans on bond and mortgage (first liens).....	148,000 00
Interest accrued on bond and mortgage loans.....	4,245 00
Value of lands mortgaged.....	\$150,000 00
Buildings (insured for \$97,300).....	132,000 00
Total value of mortgaged premises.....	\$282,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Hartford National Bank, Hartford, stock.....	\$100,000 00	\$153,000 00
Farmers' and Mechanics' National Bank, Hartford, stock.....	43,900 00	53,119 00
Mercantile National Bank, Hartford, stock.....	70,000 00	86,100 00
Charter Oak National Bank, Hartford, stock.....	16,200 00	21,060 00
City National Bank, Hartford, stock.....	20,000 00	17,400 00
Ætna National Bank, Hartford, stock.....	30,000 00	36,300 00
Phoenix National Bank, Hartford, stock.....	71,400 00	109,956 00
Connecticut River Bank, Hartford, stock.....	3,000 00	3,500 00
State Bank, Hartford, stock.....	19,200 00	21,695 00
American National Bank, Hartford, stock.....	50,000 00	64,000 00
National Exchange Bank, Hartford, stock.....	14,250 00	19,522 50
Hartford Trust Company, Hartford, stock.....	25,000 00	21,250 00
Metropolitan National Bank, New York, stock.....	10,000 00	13,300 00
Merchants' Exchange National Bank, New York, stock.....	9,000 00	6,750 00
Manufacturers' and Merchants' Bank, New York, stock.....	2,000 00	1,000 00
Central Trust Company, New York, stock.....	15,000 00	17,700 00
New Britain National Bank, New Britain, stock.....	20,000 00	24,000 00
Waterbury National Bank, Waterbury, stock.....	20,000 00	32,400 00
Imperial Bank, Toronto, Ontario, stock.....	5,000 00	5,000 00
National Gold Bank and Trust Co., San Francisco, stock.....	6,000 00	4,200 00
Holyoke Water Power Co stock.....	35,000 00	64,750 00
New York, New Haven and Hartford R. R. Co. stock.....	50,800 00	80,000 00
Rensselaer and Saratoga R. R. Co. stock.....	25,000 00	28,750 00
Chicago, Rock Island and Pacific R. R. Co. stock.....	20,000 00	29,800 00
Chicago, Burlington and Quincy R. R. stock.....	22,000 00	27,720 00
Cleveland and Pittsburgh R. R. Co. stock.....	25,000 00	26,750 00
United States 6 per cent. bonds.....	100,000 00	107,000 00
United States 4 per cent. bonds.....	75,000 00	77,625 00
South Carolina 6 per cent. bonds.....	17,551 37	14,918 66
Tennessee State 6 per cent. bonds.....	26,000 00	8,580 00
Province of Quebec 6 per cent. bonds.....	50,000 00	49,000 00
Hartford City 6 per cent. bonds.....	10,000 00	10,500 00
Detroit City 7 per cent. bonds.....	50,000 00	56,000 00
Cambridge City, Indiana, 10 per cent. bonds.....	3,000 00	3,000 00
San Francisco 6 and 7 per cent. bonds.....	30,000 00	32,100 00
Jacksonville, Illinois, 8 per cent. bonds.....	50,000 00	55,000 00
New Britain Water 7 per cent. bonds.....	10,000 00	10,400 00
New Britain Town 5 per cent. bonds.....	100,000 00	105,000 00
Washington School District of Hartford 5 per cent. bonds.....	15,000 00	15,450 00
Atlantic Dock Co. 7 per cent. bonds.....	50,000 00	54,000 00
Contra Costa Co.'s 7 per cent. bonds.....	25,000 00	27,500 00
Indianapolis and Cincinnati R. R. 7 per cent. bonds.....	51,000 00	53,000 00
Connecticut Western R. R. 7 per cent. bonds.....	20,000 00	6,000 00
Connecticut Valley R. R. 7 per cent. bonds.....	100,000 00	58,000 00
Harlem River and Port Chester R. R. 7 per cent. bonds.....	50,000 00	62,500 00
Total par and market value.....	\$1,559,501 37	\$1,774,637 16

1,774,637 16



*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Jefferson County, Illinois, bonds.....	\$16,000 00	\$14,720 00 }	
First National Bank, Hartford, stock.....	21,500 00	23,650 00 }	\$25,875 00
Home National Bank, Meriden, stock.....	5,000 00	5,500 00 }	
Travelers' Insurance Company, Hartford, stock...	1,200 00	2,700 00	1,500 00
Mercantile National Bank, Hartford, stock.....	50,000 00	61,500 00	50,000 00
Home National Bank, Meriden, stock.....	15,000 00	16,500 00 }	18,000 00
Meriden Gas Light Company, Meriden, stock.....	5,000 00	5,500 00 }	
Middlesex Quarry Co., Portland, Conn., stock.....	65,000 00	65,000 00	48,589 05
Total amounts.....	\$178,700 00	\$195,070 00	\$148,964 50

Cash in the Company's principal office, in currency.....	\$8,275 78	
Cash belonging to the Company deposited in Bank.....	368,682 19	
		\$143,964 05

Total amount of cash items.....	376,957 97
Interest due and accrued on collateral loans.....	6,401 08
Premiums in due course of collection.....	143,294 34
All other property, viz.: rents due and accrued.....	841 67

Aggregate amount of all actual available assets.....	\$2,733,341 27
--	----------------

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$84,750 00
Losses resisted, including interest, costs and expenses.....	14,208 00

Net amount of all unpaid losses and claims. ....	\$98,958 00
--	-------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$409,387 19
Unearned premiums, pro rata, on fire risks running more than one year.....	350,491 45

Total unearned premiums as computed above.....	759,878 64
--	------------

Total liabilities, except capital and net surplus.....	\$858,836 64
Joint stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	874,504 63

Aggregate liabilities, including paid-up capital and net surplus,	\$2,733,341 27
---	----------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,290,715 74
Deduct re-insurance, rebate and return premiums.....	71,583 60

Net cash received for premiums (all fire).....	\$1,219,132 14
Interest received on bonds and mortgages.....	5,283 33
Interest and dividends received from all other sources.....	114,898 40
Income from all other sources, viz.: rent.....	3,845 42

Aggregate income received during the year, in cash.....	\$1,343,159 29
---	----------------

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$700,364 93
Cash dividends actually paid.....	200,000 00
Paid for commission and brokerage.....	205,333 44
Salaries and other charges of officers, clerks and other employees....	65,662 25
Amount paid for State, national and local taxes.....	37,225 00
All other payments, viz.: stationery, printing, advertising, postage, etc.....	102,378 02

Aggregate expenditures during the year in cash.....	\$1,310,963 64
---	----------------



## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$121,275,658	\$1,472,031 89
Written or renewed during the year.....	109,796,160	1,215,132 14
Total.....	\$231,071,818	\$2,691,164 03
Deduct those expired and marked off as terminated.....	99,723,788	1,196,032 31
In force at the end of the year.....	\$131,348,030	\$1,495,131 72

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$74,789,252	\$818,774 37	1-2	\$409,387 19
1878.....	Two years.....	392,454	3,619 52	1-4	904 88
1879.....		309,544	2,139 15	3-4	1,604 37
1877.....		9,337,019	111,965 92	1-6	18,660 99
1878.....	Three years.....	10,549,238	121,830 75	1-2	60,815 37
1879.....		11,579,568	126,105 98	5-6	105,083 30
1876.....		1,124,061	11,437 36	1-8	1,429 67
1877.....	Four years.....	707,623	7,379 04	3-8	2,767 14
1878.....		905,737	9,259 98	5-8	5,787 44
1879.....		980,792	9,990 10	7-8	8,741 25
1875.....	Five years.....	3,027,307	42,458 15	1-10	4,245 81
1876.....		3,994,422	53,459 79	3-10	16,035 81
1877.....		4,468,607	58,213 29	1-2	29,106 64
1878.....		4,186,085	57,654 57	7-10	40,358 15
1879.....		4,496,261	61,050 75	9-10	54,045 63
Totals.....		\$131,348,030	\$1,495,131 72	.....	\$759,878 64

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$22,913,946 36
Total losses paid from organization to date.....	13,718,617 48
Total cash dividends declared since the Company commenced business.....	2,320,000 00
Total amount of losses incurred during the year.....	712,369 66
Total amount of the Company's stock owned by the directors at par value.....	106,800 00
Total amount loaned to officers and directors.....	53,000 00
Total amount loaned to stockholders who are not officers.....	1,500 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Oregon, \$50,000; Georgia \$25,000; North Carolina, \$10,000.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,296,850 00
Amount of fire premiums received.....	11,496 09
Amount of losses incurred.....	10,594 46
Amount of fire losses paid.....	11,675 44

## RELIEF FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated September, 1855.

Commenced business December 18, 1855.

JAMES H. PINKNEY, *President*.WILLIAM E. CRARY, *Secretary*.

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$4,500 00
Loans on bond and mortgage (first liens) .....	53,729 31
Interest accrued on bond and mortgage loans .....	1,915 83
Value of lands mortgaged.....	\$79,500 00
Buildings (insured for \$48,500).....	60,000 00
Total value of mortgaged premises.....	<u>\$139,500 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$140,000 00	\$145,500 00
District of Columbia bonds.....	5,000 00	4,412 50
Montgomery City bonds.....	9,500 00	6,000 00
Rahway City bonds.....	10,000 00	5,000 00
New York County bonds.....	10,000 00	10,300 00
Harlem and Portchester R. R. bonds, guaranteed by New Haven R. R. Co.....	5,000 00	5,400 00
Total par and market value.....	<u>\$179,500 00</u>	<u>\$176,612 50</u>

176,612 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Hanover Insurance Co. stock.....	\$8,300 00	\$5,280 00	\$1,600 00
People's Insurance Co. stock.....	2,000 00	2,280 00	1,850 00
Hanover Insurance Co. stock.....	1,850 00	2,960 00	2,950 00
Safe Deposit Co. stock.....	1,500 00	1,800 00	500 00
Broadway Insurance Co. stock.....	3,250 00	6,350 00	5,000 00
Greenwich Insurance Co. stock.....	250 00	700 00	800 00
United States Trust Co. stock.....	4,000 00	12,000 00	3,500 00
Exchange Insurance Co. stock.....	1,500 00	1,685 00	1,300 00
Glen's Falls Insurance Co. stock.....	1,000 00	1,800 00	
Hanover Insurance Co. stock.....	1,000 00	1,600 00	
Hamilton Insurance Co. stock.....	750 00	900 00	5,000 00
Tradesmen's Insurance Co. stock.....	1,000 00	1,000 00	
Niagara Insurance Co. stock.....	1,500 00	1,875 00	
Total amount.....	<u>\$22,990 00</u>	<u>\$40,230 00</u>	<u>\$21,500 00</u>

21,500 00

Cash in the Company's principal office in currency.....	\$7,081 40
Cash belonging to the Company deposited in bank.....	6,624 28

Total amount of cash items.....	13,705 68
Interest due and accrued on stocks owned, not included in market value.....	2,554 82

Interest due and accrued on collateral loans.....	629 35
Premiums in due course of collection.....	8,115 57
Aggregate amount of all actual available assets.....	<u>\$283,263 06</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$2,185 69	
Net amount of all unpaid losses and claims.....		\$3,185 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year...	\$35,255 01	
Unearned premiums, pro rata, on fire risks running more than one year.....	2,095 02	
Total unearned premiums as computed above.....		37,350 03
Cash dividends to stockholders unpaid.....		320 00
Commissions and other charges due and to become due to agents and brokers.....		1,025 00
Total liabilities, except capital and net surplus.....		\$41,880 03
Joint stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		41,383 03
Aggregate liabilities, including paid-up capital and net surplus,		<u>\$283,263 06</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$100,992 27	
Deduct re-insurance, rebate and return premiums.....	16,217 58	
Net cash received for premiums (all fire).....		\$84,774 69
Interest received on bonds and mortgages.....		4,182 50
Interest and dividends received from all other sources.....		10,559 15
Income from all other sources.....		12,190 57
Aggregate income received during the year in cash.....		<u>\$111,706 91</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$64,412 17
Cash dividends actually paid .....	20,000 00
Paid for commission and brokerage.....	10,142 20
Salaries and other charges of officers, clerks and other employees....	10,800 00
Amount paid for State, national and local taxes .....	5,921 60
All other payments, viz.: stationery, printing, advertising, postage, etc. ....	11,485 36
Aggregate expenditures during the year in cash.....	<u>\$122,761 33</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$13,110,486	\$78,868 77
Written or renewed during the year.....	14,561,291	100,018 00
Total.....	\$27,666,777	\$178,886 77
Deduct those expired and marked off as terminated.....	15,293,505	104,759 77
In force at the end of the year.....	\$12,368,272	\$74,127 00
Deduct amount re-insured.....	104,816	902 67
Net amount in force.....	<u>\$12,263,456</u>	<u>\$73,224 33</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$11,847,504	\$70,510 03	1-2	\$35,255 01
1878.....	Two years.....	700	5 25	1-4	1 31
1879.....		1,200	18 00	3-4	13 50
1877.....	Three years.....	169,300	1,752 68	1-6	292 11
1878.....		47,850	581 00	1-2	290 50
1879.....		162,546	1,375 19	5-6	1,146 00
1876.....		.....	.....	1-8	.....
1877.....	Four years.....	.....	.....	3-8	.....
1878.....		.....	.....	5-8	.....
1879.....		.....	.....	7-8	.....
1875.....		.....	.....	1-10	.....
1876.....	Five years.....	5,000	50 00	3-10	15 00
1877.....		5,200	53 00	1-2	26 50
1878.....		3,000	30 00	7-10	21 00
1879.....		21,136	321 11	9-10	289 10
Totals.....		\$12,263 466	\$74,696 26	.....	\$37,850 03

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$4,057,135 63
Total losses paid from organization to date.....	1,837,172 23
Total cash dividends declared since the Company commenced business.....	471,000 00
Total amount of losses incurred during the year.....	61,600 24
Total amount of the Company's stock owned by the directors at par value.....	48,600 00
Total amount loaned to stockholders who are not officers.....	22,550 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$590,733 00
Amount of fire premiums received.....	4,557 03
Amount of losses incurred.....	959 72

## REPUBLIC FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated April 12, 1852.

Commenced business April 13, 1852.

ROBERT S. HONE, *President.*DUNCAN F. CURRY, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$120,000 00
---	--------------

Loans on bond and mortgage (first liens).....	\$82,600 00
Interest accrued on bond and mortgage loans.....	325 24
Value of lands mortgaged.....	\$145,500 00
Buildings (insured for \$12,000).....	13,000 00
Total value of mortgaged premises.....	\$158,500 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$110,000 00	\$119,775 00
National Bank of Commerce stock.....	31,200 00	43,368 00
New York Produce Exchange stock.....	200 00	300 00
Delaware and Hudson Canal Company bonds.....	6,000 00	6,300 00
Total par and market value.....	\$147,400 00	\$169,743 00

169,743 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
National Bank of Commerce stock.....	\$10,000 00	\$13,900 00	
New York Gas Company stock.....	20,000 00	14,000 00	\$19,000 00
Total amount.....	\$30,000 00	\$27,900 00	\$19,000 00

19,000 00

Cash in the Company's principal office in currency.....	\$971 07
Cash belonging to the Company deposited in bank.....	10,825 17

Total amount of cash items.....	11,796 24
Interest due and accrued on stocks owned, not included in market value.....	1,248 00
Interest due and accrued on collateral loans.....	33 34
Premiums in due course of collection.....	17,204 02
All other property, viz.: rents due and accrued.....	1,416 00

Aggregate amount of all actual available assets..... \$423,365 84

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,313 81
Losses unadjusted, including all reported and supposed losses.....	9,983 29
Losses resisted, including interest, costs and expenses.....	5,000 00

Net amount of all unpaid losses and claims ..... \$17,297 10

Unearned premiums, at 50 per cent. of premiums on risks under one year....	\$50,146 48
Unearned premiums, pro rata, on fire risks running more than one year.....	24,456 96

Total unearned premiums as above... ..	74,603 44
Interest due remaining uncalled for.....	57 60
Cash dividend to stockholders unpaid.....	350 00
Commissions and other charges due and to become due to agents and brokers.....	1,935 88

Total liabilities, except capital and net surplus.....	\$94,244 02
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	29,121 82

Aggregate liabilities, including paid-up capital and net surplus, \$423,365 84

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$154,141 49
Deduct re-insurance, rebate and return premiums.....	27,093 25

Net cash received for premiums (all fire).....	\$127,048 24
Interest received on bonds and mortgage.....	5,692 00



Interest and dividends received from all other sources.....	\$9,541 46
Income from all other sources, viz.: rent.....	14,496 17
Aggregate income received during the year in cash.....	<u>\$156,777 87</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$64,451 00
Deduct salvages and re-insurances .....	6,307 77
Net amount paid for losses (all fire).....	\$58,143 23
Cash dividends actually paid.....	24,204 57
Scrip redeemed in cash, and interest paid on scrip.....	223 80
Paid for commission and brokerage.....	13,900 59
Salaries and other charges of officers, clerks and other employees....	25,794 19
Amount paid for State, national and local taxes.....	5,158 89
All other payments, viz.: stationery, printing, advertising, postage, etc.....	30,738 13
Aggregate expenditures during the year in cash.....	<u>\$158,163 40</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$25,377,304	\$142,716 88
Written or renewed during the year.....	28,340,147	154,027 36
Total.....	\$53,717,451	\$296,743 74
Deduct those expired and marked off as terminated.....	25,300,529	136,558 91
In force at the end of the year.....	\$28,416,922	\$160,184 83
Deduct amount re-insured .....	933,621	8,426 39
Net amount in force.....	<u>\$27,483,301</u>	<u>\$151,758 44</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$21,038,395	\$100,292 95	1-2	\$50,146 48
1878.....	Two years.....	43,200	195 16	1-4	48 79
1879.....		27,550	219 28	3-4	164 46
1877.....	Three years.....	2,009,715	16,816 41	1-6	2,802 74
1878.....		2,149,668	16,736 33	1-2	8,368 16
1879.....		1,807,366	13,402 60	5-6	11,168 80
1876.....		5,400	53 00	1-8	6 62
1877.....	Four years.....	3,500	34 50	3-8	12 93
1878.....		8,500	84 60	5-8	52 86
1879.....		2,500	23 37	7-8	20 44
1875.....		94,777	1,026 27	1-10	102 63
1876.....	Five years.....	86,950	870 30	3-10	261 09
1877.....		42,715	465 03	1-2	232 52
1878.....		74,465	849 14	7-10	594 37
1879.....		68,600	689 50	9-10	620 55
Totals.....		<u>\$27,483,301</u>	<u>\$141,758 44</u>	.....	<u>\$74,603 44</u>

*General Interrogatories.*

Balance of scrip outstanding and deliverable to policy-holders.....	\$4,420 00
Scrip not actually delivered.....	1,450 00
Scrip dividends declared during the year.....	1,280 00
Earned premiums on which said scrip dividends were declared.....	2,867 00
Total premiums received from the organization of the Company to date.....	5,501,513 21
Total losses paid from organization to date.....	3,185,590 97
Total cash dividends declared since the Company commenced business.....	539,589 35
Total amount of losses incurred during the year.....	63,003 63
Total amount of the Company's stock owned by the directors at par value.....	89,700 00
Total amount loaned to officers and directors.....	79,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$196,851 00
Amount of fire premiums received.....	1,113 47

# ROCHESTER GERMAN INSURANCE COMPANY.

## ROCHESTER, N. Y.

Organized February 16, 1872.

Commenced business February 23, 1872.

FREDERICK COOK, *President*.HENRY NORDEN, *Secretary*.

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

### I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$3,482 99
Loans on bond and mortgage (first liens).....	215,170 00
Loans on bond and mortgage upon which more than one year's interest is due, and which is in process of foreclosure..	500 00
Interest due and accrued on bond and mortgage loans.....	5,444 43

#### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$100,000 00	\$103,156 25	
Rochester City bonds.....	20,000 00	21,000 00	
Total par and market value.....	\$120,000 00	\$124,156 25	
			124,156 25
Cash in the Company's principal office in currency.....		\$6,957 00	
Cash belonging to the Company deposited in bank.....		62,515 16	
Total amount of cash items.....			68,572 16
Interest due and accrued on stocks owned, not included in market value.....			208 33
Premiums in due course of collection.....			19,730 87
Aggregate amount of all actual available assets.....			\$437,265 03

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,000 00
Losses unadjusted, including all reported and supposed losses.....	4,875 00
Losses resisted, including interest, costs and expenses.....	1,400 00
Net amount of all unpaid losses and claims.....	\$10,275 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$78,546 02
Unearned premiums, pro rata, on fire risks running more than one year.....	28,047 76
Unearned premiums, at 50 per cent. on inland navigation risks.....	323 75
Total unearned premiums as computed above.....	106,917 53
Total liabilities, except capital and net surplus.....	\$117,192 53
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	120,072 50
Aggregate liabilities, including paid-up capital and net surplus,	\$437,265 03

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$208,836 54	\$29,820 22
Deduct re-insurance, rebate and return premiums.....	27,172 95	4,131 81
Net cash received for premiums.....	\$181,693 59	\$25,688 41
Interest received on bonds and mortgages.....		\$207,352 00
Interest and dividends received from all other sources.....		14,079 91
Income from all other sources.....		8,725 54
		2,472 50
Aggregate income received during the year in cash.....		\$232,629 95

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses.....	\$89,160 16	\$23,992 88
Deduct salvages and re-insurances.....	244 00	2,630 94
Net amount paid for losses.....	\$88,916 16	\$21,361 94
Net amount paid for losses.....		\$110,278 10
Cash dividends actually paid.....		24,000 00
Paid for commission and brokerage.....		35,052 56
Salaries and other charges of officers, clerks and other employees.....		8,718 31
Amount paid for State, national and local taxes.....		5,345 73
All other payments, viz.: stationery, printing, advertising, postage, etc.....		21,590 37
Aggregate expenditures during the year, in cash.....		\$204,985 07

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$18,819,655	\$181,128 74
Written or renewed during the year.....	21,461,959	208,836 54
Total.....	\$40,281,614	\$389,965 28
Deduct those expired and marked off as terminated.....	19,001,466	181,978 64
In force at the end of the year.....	\$21,280,158	\$207,986 64
Deduct amount re-insured.....	92,616	1,072 76
Net amount in force.....	\$21,187,542	\$206,913 88

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$15,990,493	\$157,739 54	1-2	\$78,869 77
1878.....	Two years.....	400	8 00	3-4	6 00
1879.....					
1877.....	Three years.....	1,255,086	12,261 97	1-6	2,043 66
1878.....		1,464,643	14,312 90	1-2	7,156 45
1879.....		2,510,400	22,401 07	5-6	18,667 55
1876.....	Four years.....	1,000	24 00	1-8	3 00
1877.....		1,500	13 00	5-8	8 12
1878.....					
1879.....					
1875.....	Five years.....	27,100	578 00	1-10	57 80
1876.....		2,500	31 25	3-10	9 56
1877.....		12,550	191 65	1-2	95 82
1878.....					
1879.....					
Totals.....		\$21,265,417	\$207,561 38		\$106,917 53

*General Interrogatories.*

Total premiums received from the organization of the Company to date .....	\$1,308,720 11
Total losses paid from organization to date .....	590,161 65
Total cash dividends declared since the Company commenced business .....	111,000 00
Total dividends declared payable in stock from organization .....	25,000 00
Total amount of losses incurred during the year .....	121,028 00
Total amount of the Company's stock owned by the directors at par value .....	36,525 00
Total amount loaned to officers and directors .....	13,700 00
Total amount loaned to stockholders who are not officers .....	10,700 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written .....	\$120,764 00
Amount of fire premiums received .....	987 05
Amount of fire losses paid .....	4 08

## RUTGERS FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated October 3, 1853.

Commenced business October 10, 1853.

EDWARD B. FELLOWS, *President.*JOSEPH W. DUGLISS, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered .....	\$108,750 00
Loans on bond and mortgage (first liens) .....	210,310 00
Interest accrued on bond and mortgage loans .....	2,433 85
Value of lands mortgaged .....	\$290,750 00
Buildings (insured for \$203,550) .....	274,550 00
Total value of mortgaged premises .....	\$565,300 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Forty-second and Grand Street R. R. Co. bonds .....	\$6,000 00	\$6,900 00
District of Columbia Registered bonds .....	50,000 00	43,375 00
District of Columbia Coupon bonds .....	50,000 00	43,625 00
Total par and market value .....	\$106,000 00	\$93,900 00

93,900 00



*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Seventh Ward Bank stock.....	\$1,500 00	\$1,350 00	\$1,000 00
Manhattan Fire Insurance Co. stock.....	5,000 00	5,500 00	2,500 00
Citizens' Fire Insurance Co. stock.....	1,500 00	2,500 00	1,000 00
Niagara Fire Insurance Co. stock.....	1,800 00	2,250 00	1,300 00
North River Insurance Co. stock.....	4,000 00	4,400 00	2,500 00
Total amounts.....	\$13,800 00	\$16,236 00	\$8,800 00
Cash in the Company's principal office, in currency.....			\$556 49
Cash belonging to the Company deposited in bank.....			2,443 13
Total amount of cash items.....			2,999 67
Interest due and accrued on stocks owned, not included in market value.....			105 00
Interest due and accrued on collateral loans.....			70 00
Premiums in due course of collection.....			1,584 88
Aggregate amount of all actual available assets.....			\$423,953 40

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,293 86
Losses unadjusted, including all reported and supposed losses.....	7,537 39
Net amount of all unpaid losses and claims.....	\$11,831 25
Unearned premiums, at 50 per cent. on fire risks under one year.....	\$30,758 38
Unearned premiums on inland navigation risks.....	5,829 41
Total unearned premiums as computed above.....	36,587 79
Borrowed money .....	5,000 00
Commissions and other charges due and to become due to agents and brokers.....	200 00
Total liabilities, except capital and net surplus.....	\$53,619 04
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	175,334 36
Aggregate liabilities, including paid-up capital and net surplus,	\$428,953 40

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$84,802 09
Deduct re-insurance, rebate and return premiums.....	8,301 61
Net cash received for premiums (all fire).....	\$76,500 48
Interest received on bonds and mortgages.....	19,280 58
Interest and dividends received from all other sources.....	4,085 05
Income from all other sources, viz.: rent.....	3,152 79
Aggregate income received during the year in cash.....	\$103,018 90

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$30,891 69
Cash dividends actually paid.....	40,000 00
Paid for commission and brokerage.....	11,190 69
Salaries and other charges of officers, clerks and other employees...	17,432 48
Amount paid for State, national and local taxes.....	15,282 35
All other payments, viz.: stationery, printing, advertising, postage, etc.....	7,125 13
Aggregate expenditures during the year in cash.....	\$121,922 34



## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,112,068	\$64,441 18
Written or renewed during the year.....	16,647,098	84,802 09
Total.....	\$31,759,166	\$149,243 27
Deduct those expired and marked off as terminated.....	17,773,889	76,516 92
In force at the end of the year.....	\$13,985,277	\$72,726 55
Deduct amount re-insured.....	298,050	1,543 86
Net amount in force.....	\$13,687,227	\$71,182 69

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$12,519,509	\$61,516 77	1-2	\$30,758 38
1878.....	Two years.....	102,367	521 21	1-4	130 30
1877.....		42,300	141 73	3-4	106 29
1879.....	Three years.....	190,551	1,366 89	1-6	227 73
1878.....		281,650	2,151 98	1-2	1,075 99
1879.....	Four years.....	263,616	2,339 73	5-6	1,949 77
1876.....		.....	.....	1-8	.....
1877.....	Five years.....	27,850	216 50	3-8	81 18
1878.....		15,000	164 04	5-8	102 52
1879.....		.....	.....	7-8	.....
1876.....		.....	.....	1-10	.....
1877.....		26,300	313 00	3-10	.....
1878.....		101,184	1,035 34	1-2	156 50
1879.....		116,900	1,416 00	7-10	724 73
Totals.....		\$13,687,227	\$71,182 69	9-10	1,274 40
				.....	\$36,587 79

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,143,812 24
Total losses paid from organization to date.....	797,595 32
Total cash dividends declared since the Company commenced business.....	764,000 00
Total amount of losses incurred during the year.....	42,497 94
Total amount of the Company's stock owned by the directors at par value.....	61,100 00
Total amount loaned to officers and directors.....	25,900 00
Total amount loaned to stockholders who are not officers.....	3,500 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$206,120 00
Amount of fire premiums received.....	1,393 09
Amount of losses incurred.....	10 83
Amount of fire losses paid.....	10 83

## SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

Incorporated 1841.

Commenced business April, 1841.

CHARLES PETERSON, *President*.HERBERT MASON, *Secretary*.

Capital stock authorized, \$400,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$14,000 00
Interest accrued on bond and mortgage loans.....	65 25
Value of lands mortgaged.....	\$24,500 00
Buildings (insured for \$12,000).....	12,000 00
Total value of mortgaged premises.....	<u>\$36,500 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States Bonds.....	\$100,000 00	\$103,675 00	
Tradesmen's National Bank stock.....	1,000 00	1,450 00	
Second National Bank stock.....	11,200 00	16,128 00	
Merchants' National Bank stock.....	10,000 00	10,000 00	
New Haven County National Bank stock.....	6,000 00	7,200 00	
Yale National Bank stock.....	10,000 00	10,350 00	
New Haven National Bank stock.....	7,900 00	11,682 00	
American Exchange National Bank, New York, stock.....	10,000 00	11,300 00	
Commerce National Bank, New York, stock.....	5,000 00	6,550 00	
New York, New Haven, and Harlem R. R. stock.....	20,000 00	31,200 00	
Shore Line R. R. stock.....	6,100 00	7,625 00	
Chicago and Alton R. R. income bonds.....	16,500 00	16,995 00	
New Haven and Northampton R. R. convertible bonds.....	15,000 00	14,850 00	
New Haven Water Company first mortgage bonds.....	12,500 00	12,750 00	
Total par and market value.....	\$231,200 00	\$261,765 00	
Cash in the Company's principal office in currency.....		\$220 80	261,765 00
Cash belonging to the Company deposited in bank.....		25,682 83	
Total amount of cash items.....			\$25,903 63
Interest due and accrued on stocks owned, not included in market value.....			413 50
Interest due and accrued on deposit in bank.....			55 55
Premiums in due course of collection.....			27,936 75
Bills receivable, not matured, for fire, marine and inland risks.....			2,780 22
All other property belonging to the company, viz.: salvage claims on property in possession, \$3,150; due from other companies, \$96.11; total.....			3,246 11
Aggregate amount of all actual available assets.....			<u>\$336,167 00</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,070 40	
Losses unadjusted, including all reported and supposed losses.....	23,432 57	
Losses resisted, including interest, costs and expenses.....	1,633 12	
Total.....	\$29,136 09	
Deduct re-insurance thereon.....	782 98	
Net amount of all unpaid losses and claims.....		\$28,353 11
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$63,334 22	
Unearned premiums, pro rata, on fire risks running more than one year.....	16,840 13	
Unearned premiums, at 50 per cent. on inland navigation risks.....	2,409 84	
Gross premiums on marine risks.....	8,663 03	
Total unearned premiums as computed above.....		91,147 22
Commissions and other charges due and to become due to agents and brokers.....		4,343 00
Total liabilities, except capital and net surplus.....	\$123,843 33	
Joint stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		12,323 67
Aggregate liabilities, including paid-up capital and net surplus,		\$336,167 00

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Gross cash premiums received.....	\$150,778 07	\$74,100 33
Deduct re-insurance, rebate and return premiums.....	4,316 33	3,406 07
Net cash received for premiums.....	\$146,461 69	\$70,694 31
Interest received on bonds and mortgages .....		\$217,156 90
Interest and dividends received from all other sources.....		975 00
		13,264 96
Aggregate income received during the year in cash.....		\$231,395 96

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$124,183 10	\$82,553 93
Deduct salvages and re-insurances.....	3,621 77	9,147 22
Net amount paid for losses.....	\$120,561 33	\$73,406 71
Cash dividends actually paid.....		\$193,968 04
Paid for commission and brokerage.....		8,000 00
Salaries and other charges of officers, clerks and other employees....		39,376 12
Amount paid for State, national and local taxes.....		21,939 75
		2,332 63
Aggregate expenditures during the year in cash.....		\$265,616 54

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$14,949,376	\$175,125 53
Written or renewed during the year.....	16,146,460	147,111 55
Total.....	\$31,095,836	\$322,237 08
Deduct those expired and marked off as terminated.....	16,629,760	157,714 80
In force at the end of the year.....	\$14,566,576	\$164,522 28
Deduct amount re-insured.....	296,173	3,671 12
Net amount in force.....	\$14,270,493	\$160,851 16

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$593,963	\$16,545 63
Written or renewed during the year.....	14,946,848	71,275 83
Total.....	\$15,540,811	\$87,821 45
Deduct those expired and marked off as terminated.....	14,789,991	73,327 09
In force December 31st, 1879.....	\$750,820	\$14,494 36
Deduct amount re-insured.....	44,617	1,011 64
Net amount in force.....	\$706,203	\$13,482 72

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$10,418,703	\$126,468 44	1-2	\$63,284 22
1877.....	Three years.....	571,490	4,688 20	1-6	781 36
1878.....		664,780	5,290 35	1-2	2,645 17
1879.....		596,540	4,732 33	5-6	3,943 61
1876.....		384,500	3,691 87	1-10	369 18
1876.....	Five years.....	493,550	4,801 06	3-10	1,440 31
1877.....		430,820	3,443 23	1-2	1,966 61
1878.....		397,260	3,886 80	7-10	2,727 06
1879.....		316,510	3,049 26	9-10	2,744 33
1877.....	Ten years.....	6,250	240 62	8-10	192 50
Totals.....		\$14,270,403	\$160,851 16	.....	\$80,074 35

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,481,229 76
Total losses paid from organization to date.....	1,747,445 19
Total cash dividends declared since the Company commenced business.....	272,251 00
Total dividends declared payable in stock from organization.....	50,000 00
Total amount of losses incurred during the year.....	199,462 55
Total amount of the Company's stock owned by the directors at par value.....	30,350 00
Total amount loaned to officers and directors.....	1,300 00

*Business in the State of New Jersey During the Year.*

Amount of risks written.....	\$306,393 00
Amount of premiums received.....	3,486 41
Amount of losses incurred.....	1,129 36
Amount of losses paid.....	4,283 56

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated April 24, 1849.

Commenced business 1851.

DWIGHT R. SMITH, *President.*

SANFORD J. HALL, *Secretary.*

Capital stock authorized, \$750,000.

Capital actually paid in, \$750,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered .....	\$171,400 00
Loans on bond and mortgage (first liens).....	350,434 72
Interest accrued on bond and mortgage loans.....	10,571 79

Value of lands mortgaged.....	\$206,500 00
Buildings (insured for \$326,200.).....	465,500 00
Total value of mortgaged premises.....	\$672,000 00

## *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$100,000 00	\$122,000 00
Rome, Watertown and Ogdensburg R. R. bonds.....	1,700 00	1,700 00
Morris and Essex R. R. bonds.....	8,000 00	10,000 00
New York and Harlem R. R. bonds.....	10,000 00	12,000 00
Boston and Albany R. R. bonds.....	100,000 00	122,000 00
Kansas City, St. Joseph and Council Bluffs R. R. bonds.....	25,000 00	26,500 00
Boston and Albany R. R. stock.....	50,000 00	69,000 00
Boston and Providence R. R. stock.....	50,000 00	63,000 00
Connecticut River R. R. stock.....	50,000 00	69,000 00
Worcester and Nashua R. R. stock.....	4,500 00	2,475 00
New York, New Haven and Hartford R. R. stock.....	100,000 00	165,000 00
New York Central and Hudson River R. R. stock.....	50,000 00	65,000 00
Old Colony R. R. stock.....	20,000 00	21,400 00
New York and Harlem R. R. stock.....	50,000 00	80,000 00
Philadelphia, Wilmington and Delaware R. R. stock.....	50,000 00	67,000 00
Agawam National Bank stock.....	10,000 00	11,500 00
John Hancock National Bank stock.....	8,400 00	9,240 00
Chicopee National Bank stock.....	10,400 00	14,560 00
Pyncheon National Bank stock.....	10,000 00	16,000 00
Second National Bank stock.....	2,400 00	4,460 00
Third National Bank stock.....	20,000 00	32,000 00
Ware National Bank, Ware, stock.....	7,500 00	8,625 00
First National Bank, Northampton, stock.....	3,400 00	4,080 00
Northampton National Bank, Northampton, stock.....	6,700 00	6,968 00
Monson National Bank, Monson, stock.....	1,000 00	1,250 00
Merchants' National Bank, Boston, stock.....	10,000 00	13,800 00
Atlas National Bank, Boston, stock.....	10,000 00	11,800 00
Howard National Bank, Boston, stock.....	10,000 00	11,300 00
Webster National Bank, Boston, stock.....	10,000 00	10,500 00
Boylston National Bank, Boston, stock.....	15,000 00	16,500 00
Elliot National Bank, Boston, stock.....	10,000 00	10,800 00
National Bank of Commerce, Boston, stock.....	7,500 00	8,550 00
National Bank of Commerce, New York, stock.....	5,000 00	6,500 00
Total par and market value.....	\$826,900 00	\$1,085,328 00

1,085,328 00



*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Second National Bank stock.....	\$2,000 00	\$3,200 00	\$1,500 00
Chicopee National Bank stock.....	800 00	1,120 00	1,140 00
Third National Bank stock.....	1,000 00	1,600 00	900 00
Massasoit Paper Manufacturing Co. stock.....	7,500 00	7,500 00	3,000 00
Agawam National Bank stock.....	3,000 00	3,450 00	3,275 00
Connecticut River R. R. stock.....	500 00	690 00	500 00
Quassaick National Bank stock.....	625 00	625 00	400 00
Total amounts.....	\$15,425 00	\$18,185 00	\$10,715 00
Cash in the Company's principal office, in currency.....			\$14,165 98
Cash belonging to the Company deposited in bank.....			99,251 23
Total amount of cash items.....			113,417 21
Interest due and accrued on stocks owned, not included in market value.....			14,844 00
Interest due and accrued on collateral loans.....			328 95
Premiums in due course of collection.....			99,500 00
All other property, viz.: rents due and accrued.....			1,937 67
Aggregate amount of all actual available assets.....			\$1,858,477 34

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$14,317 75
Losses unadjusted, including all reported and supposed losses.....	50,211 75
Losses resisted, including interest, costs and expenses.....	12,498 95
Total.....	\$76,928 45
Deduct re-insurance thereon.....	1,682 50
Net amount of all unpaid losses and claims.....	\$75,245 95
Unearned premiums, at 50 per cent. of premiums on fire risks under one year... ..	\$318,877 62
Unearned premiums, pro rata, on fire risks running more than one year.....	255,094 43
Total unearned premiums as computed above.....	573,972 05
Commissions and other charges due and to become due to agents and brokers.....	14,925 00
Total liabilities, except capital and net surplus.....	\$664,143 00
Joint stock capital paid up in cash.....	750,000 00
Surplus beyond all liabilities.....	444,334 34
Aggregate liabilities, including paid-up capital and net surplus.....	\$1,858,477 34

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$879,739 74
Deduct re-insurance, rebate and return premiums.....	89,479 02
Net cash received for premiums (all fire).....	\$790,260 72
Interest received on bonds and mortgages.....	22,195 29
Interest and dividends received from all other sources.....	62,436 35
Income from all other sources, viz.: rent.....	6,323 20
Aggregate income received during the year in cash.....	\$881,215 56

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$528,818 45
Deduct salvages and re-insurances.....	32,662 75
Net amount paid for losses (all fire).....	\$496,155 70

Cash dividends actually paid.....	\$750,000 00
Paid for commission and brokerage.....	122,321 75
Salaries and other charges of officers, clerks and other employees...	40,003 08
Amount paid for State, national and local taxes.....	28,690 39
All other payments, viz.: stationery, printing, advertising, postage, etc.....	73,203 92
Aggregate expenditures during the year in cash.....	<u>\$835,374 84</u>

## V. MISCELLANEOUS.

*[Risks and Premiums.]*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$89,726 163	\$1,076,023 63
Written or renewed during the year.....	77,434,708	879,739 74
Total.....	<u>\$167,160,871</u>	<u>\$1,955,763 37</u>
Deduct those expired and marked off as terminated.....	71,365,208	809,798 20
Net amount in force.....	<u>\$95,795,663</u>	<u>\$1,145,965 17</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$51,848,383	\$637,755 25	1-2	\$318,877 62
1878.....	Two years.....	456,401	4,492 24	1-4	1,123 08
1879.....		516,263	5,228 75	3-4	3,921 56
1877.....	Three years.....	5,306,532	58,722 93	1-6	9,787 16
1878.....		5,136,640	54,146 20	1-2	27,073 10
1879.....	Four years.....	5,551,457	59,877 12	5-6	49,807 60
1878.....		1,715,035	17,590 27	1-8	2,193 78
1877.....	Five years.....	1,649,939	17,656 67	3-8	6,621 25
1878.....		1,838,600	19,331 36	5-8	12,082 10
1879.....	Six years.....	1,847,043	19,861 05	7-8	17,378 42
1878.....		3,719,953	50,059 53	1-10	5,005 95
1877.....	Seven years.....	3,743,887	48,527 82	3-10	14,558 34
1878.....		4,398,031	56,746 31	1-2	28,373 15
1879.....	Eight years.....	3,796,733	46,493 23	7-10	32,545 24
1878.....		4,265,516	49,476 34	9-10	44,528 70
Totals.....		<u>\$95,795,663</u>	<u>\$1,145,965 17</u>	<u>.....</u>	<u>\$573,972 05</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$11,161,414 47
Total losses paid from organization to date.....	7,423,421 65
Total cash dividends declared since the Company commenced business.....	1,317,042 00
Total dividends declared payable in stock from organization.....	250,000 00
Total amount of losses incurred during the year.....	502,015 61
Total amount of the Company's stock owned by the directors at par value.....	119,000 00
Total amount loaned to officers and directors.....	112,706 67
Total amount loaned to stockholders who are not officers.....	<u>96,443 05</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$751,596 00
Amount of premiums received.....	7,221 89
Amount of losses incurred.....	506 21
Amount of fire losses paid.....	<u>1,471 94</u>

## STAR FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated December 2, 1864.

Commenced business December 2, 1864.

NICHOLAS C. MILLER, *President*.JAMES M. HODGES, *Secretary*.

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$45,500 00
Loans on bond and mortgage (first liens).....	150,325 00
Loans on bond and mortgage upon which more than one year's interest is due.....	4,000 00
Interest due and unpaid on bond and mortgage loans.....	2,286 83
Value of lands mortgaged.....	\$214,500 00
Buildings (insured for.....)	181,500 00
Total value of mortgaged premises.....	<u>\$396,000 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$300,000 00	\$311,537 50
Nassau Bank stock.....	5,000 00	4,500 00
German American Bank stock.....	1,875 00	1,687 50
Total par and market value.....	<u>\$306,875 00</u>	<u>\$317,725 00</u>

317,725 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Shoe and Leather Bank stock.....	\$1,100 00	\$1,320 00	\$1,100 00
North River Bank stock.....	1,500 00	1,350 00	
Park Fire Insurance Co. stock.....	600 00	660 00	1,800 00
Richmond County bonds.....	500 00	525 00	
Hoboken Volunteer Bounty bond.....	500 00	525 00	800 00
American Insurance Co. stock.....	3,000 00	3,900 00	
Importers' and Traders' Insurance Co. stock.....	500 00	505 00	
Citizens' Insurance Co. stock.....	400 00	800 00	
Citizens' Insurance Co. scrip.....	200 00	200 00	6,000 00
Fireman's Fund Insurance Co. stock.....	250 00	150 00	
Manufacturers' and Merchants' Bank stock.....	800 00	500 00	
Rutgers Fire Insurance Co. stock.....	500 00	850 00	
Lamar Insurance Co. stock.....	2,500 00	2,500 00	2,000 00
Westchester Insurance Co. stock.....	3,000 00	3,000 00	1,500 00
Central Railroad, N. J., stock.....	6,000 00	4,800 00	
Central Railroad, N. J., bonds.....	3,600 00	3,600 00	
New York and New Haven R. R. Co. stock.....	1,400 00	1,960 00	9,700 00
New Jersey Railroad and Trans. Co. stock.....	500 00	725 00	
German American Bank stock.....	3,375 00	3,038 00	
Washington Life Insurance Co. stock.....	1,100 00	1,210 00	1,000 00
Total amounts.....	<u>\$31,325 00</u>	<u>\$32,118 00</u>	<u>\$23,900 00</u>

23,900 00

Cash in the Company's principal office in currency.....	\$10,906 38
Cash belonging to the Company deposited in bank.....	2,860 63

Total amount of cash items.....	\$13,767 01
Interest due and accrued on collateral loans.....	694 75
Premiums in due course of collection.....	25,242 06
All other property, viz.: rents due and accrued.....	2,069 75

Aggregate amount of all actual available assets.....	\$585,510 40
--	--------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$14,572 00
Losses unadjusted, including all reported and supposed losses.....	15,000 00
Losses resisted, including interest, costs and expenses.....	1,500 00

Net amount of all unpaid losses and claims.....	\$31,072 00
---	-------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$100,851 48
Unearned premiums, pro rata, on fire risks running more than one year.....	25,740 49
Unearned premiums, at 50 per cent. on inland navigation risks.....	2,056 01

Total unearned premiums as computed above.....	128,646 98
Salaries and other miscellaneous expenses due and accrued.....	2,500 00
Commissions and other charges due and to become due to agents and brokers.....	1,500 00
All other demands against the Company, viz.: return premiums.....	200 00

Total liabilities, except capital and net surplus.....	\$163,918 98
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	121,591 42

Aggregate liabilities, including paid-up capital and net surplus.....	\$585,510 40
---	--------------

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$268,998 58	\$4,231 85	
Deduct salvages and re-insurances.....	42,136 88		
Net cash received for premiums.....	\$226,261 70	\$4,231 85	
			\$230,493 55
Interest received on bonds and mortgages.....			11,819 34
Interest and dividends received from all other sources.....			15,903 17
Income from all other sources, viz.: rent.....			1,518 87

Aggregate income received during the year in cash.....	\$259,734 93
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$143,106 26	\$224 01	
Deduct salvages and re-insurances.....	5,187 75		
Net amount paid for losses.....	\$137,918 51	\$224 01	
			\$138,142 52
Cash dividends actually paid.....			36,000 00
Paid for commission and brokerage.....			9,103 47
Salaries and other charges of officers, clerks and other employees.....			27,188 49
Amount paid for State, national and local taxes.....			7,532 10
All other payments, viz.: stationery, printing, advertising, postage, etc.....			57,582 57

Aggregate expenditures during the year in cash.....	\$275,549 15
---	--------------



## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$27,073,994	\$197,345 40
Written or renewed during the year .....	36,028,759	233,376 88
Total.....	\$63,102,753	\$435,721 28
Deduct those expired and marked off as terminated .....	28,958,551	179,783 06
In force at the end of the year.....	\$34,144,202	\$255,938 22
Deduct amount re-insured.....	1,013,494	9,163 82
Net amount in force.....	\$33,130,708	\$246,774 40
	Marine and inland risks.	Premiums.
Written during the year.....	\$212,524	\$6,656 62
Deduct those expired and marked off as terminated.....	94,274	2,546 60
In force December 31st, 1879.....	\$118,250	\$4,110 02

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$27,718,114	\$201,702 97	1-2	\$100,851 48
1878.....		38,275	68 95	1-4	16 66
1879.....	Two years.....	7,200	27 60	3-4	20 70
1877.....		1,267,629	9,489 48	1 6	1,581 58
1878.....	Three years.....	1,191,800	9,156 41	1-2	4,578 20
1879.....		2,040,179	16,304 90	5-6	13,587 40
1876.....		.....	.....	1-8	.....
1877.....	Four years.....	.....	.....	3-8	.....
1878.....		.....	.....	5-8	.....
1879.....		3,100	27 60	7-8	24 15
1875.....		60,233	1,048 59	1-10	104 86
1876.....		122,704	1,676 21	3-10	502 56
1877.....	Five years.....	221,789	2,327 52	1-2	1,163 76
1878.....		141,735	1,454 27	7-10	1,017 01
1879.....		317,950	3,492 90	9-10	3,143 61
Totals.....		\$33,130,708	\$246,774 40	.....	\$126,591 97

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,351,145 79
Total losses paid from organization to date.....	1,262,969 61
Total cash dividends declared since the company commenced business.....	305,791 77
Total amount of losses incurred during the year.....	149,081 00
Total amount of the Company's stock owned by the directors at par value .....	61,500 00
Total amount loaned to stockholders.....	23,300 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$282,528 33
Amount of fire premiums received .....	2,007 72
Amount of losses incurred.....	280 00
Amount of fire losses paid .....	280 00



ST. NICHOLAS INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July 31, 1852.

Commenced business July 31, 1852.

WILLIAM WINSLOW, *President.*

JACOB DUBOIS, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$7,300 00
Loans on bond and mortgage (first liens) .....	56,315 61
Interest accrued on bond and mortgage loans.....	1,565 35
Value of lands mortgaged.....	\$72,700 00
Buildings (insured for \$42,500).....	45,500 00
Total value of mortgaged premises.....	<u>\$118,200 00</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States registered bonds.....	\$184,000 00	\$191,480 00	
New York City bonds.....	8,700 00	9,222 00	
Total par and market value.....	<u>\$192,700 00</u>	<u>\$200,702 00</u>	200,702 00

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.	
United States bonds.....	\$450 00	\$464 62	\$400 00	
Total amounts.....	<u>\$450 00</u>	<u>\$464 62</u>	<u>\$400 00</u>	400 00
Cash in the Company's principal office in currency.....			\$496 21	
Cash belonging to the Company deposited in bank.....			6,614 39	
Total amount of cash items.....				7,100 60
Interest due and accrued on collateral loans.....				6 53
Premiums in due course of collection.....				13,588 94
All other property, viz.: due from Merchants' Insurance Company of Newark for re-insurance.....				4,548 27
Aggregate amount of all actual available assets.....				<u>\$291,527 30</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$12,553 00	
Losses resisted, including interest, costs and expenses.....	1,800 00	
Net amount of all unpaid losses and claims.....		\$14,353 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$54,959 11	
Unearned premiums, pro rata, on fire risks running more than one year.....	10,907 10	

Total unearned premiums as computed above.....	\$65,866 21
Accrued rent.....	466 66
Total liabilities, except capital and net surplus.....	\$80,685 87
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	10,841 43
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$291,527 30</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$153,467 56
Deduct re-insurance, rebate and return premiums.....	10,886 40
Net cash received for premiums (all fire).....	\$142,581 16
Interest received on bonds and mortgages.....	3,790 00
Interest and dividends received from all other sources.....	11,526 03
Aggregate income received during the year in cash.....	<u>\$157,897 19</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$79,708 70
Cash dividends actually paid .....	20,000 00
Paid for commission and brokerage.....	31,624 10
Salaries and other charges of officers, clerks and other employees....	12,935 00
Amount paid for State, national and local taxes.....	3,430 15
All other payments, viz.: stationery, printing, advertising, postage, etc.....	11,831 29
Aggregate expenditures during the year in cash.....	<u>\$159,529 24</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$15,948,686	\$104,355 86
Written or renewed during the year.....	17,612,721	153,467 56
Total.....	\$33,561,407	\$257,823 42
Deduct those expired and marked off as terminated .....	16,958,705	129,339 54
In force at the end of the year.....	\$16,602,702	\$127,883 88
Deduct amount re-insured.....	20,750	182 99
Net amount in force.....	<u>\$16,581,952</u>	<u>\$127,700 98</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$14,659,547	\$109,918 22	1-2	\$54,959 12
1878.....		6,150	46 50	1-4	11 62
1879.....	Two years.....	15,715	155 34	3-4	116 50
1877.....		231,523	2,570 00	1-6	428 34
1878.....	Three years.....	672,927	4,953 85	1-2	2,476 93
1879.....		611,325	6,049 01	5-6	5,040 85
1876.....		6,500	73 50	3-8	27 55
1877.....	Four years.....	5,820	49 60	5-8	31 00
1878.....		105,800	1,098 48	7-8	961 17
1879.....		12,500	151 00	1-10	15 10
1876.....	Five years.....	24,500	170 00	1-2	51 00
1877.....		50,800	725 36	1-2	362 18
1878.....		103,300	908 68	7-10	636 07
1879.....		75,045	831 44	9-10	743 29
Totals.....		<u>\$16,581,952</u>	<u>\$127,700 98</u>	.....	<u>\$65,866 21</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,609,854 41
Total losses paid from organization to date.....	1,477,535 01
Total cash dividends declared since the Company commenced business.....	274,500 00
Total dividends declared payable in stock from organization.....	50,000 00
Total amount of losses incurred during the year.....	77,808 70
Total amount of the Company's stock owned by the directors at par value.....	102,375 00
Total amount loaned to directors.....	20,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$631,578 00
Amount of fire premiums received.....	6,618 79
Amount of losses incurred.....	821 08
Amount of fire losses paid.....	821 08

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

## ST. PAUL, MINN.

Organized May, 1865.

Commenced business May, 1865.

H. BIGELOW, *President.*C. A. EATEN, *Secretary.*

Capital stock authorized, \$2,000,000.

Capital actually paid in, \$400,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$115,275 46
Loans on bond and mortgage (first liens).....	55,903 72
Interest due and unpaid on bond and mortgage loans.....	714 61
Interest accrued on bond and mortgage loans.....	1,288 95
Value of lands mortgaged.....	\$48,180 00
Buildings (insured for \$63,200).....	77,500 00
Total value of mortgaged premises.....	\$125,680 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$50,000 00	\$52,250 00
First National Bank, St. Paul, stock.....	27,000 00	37,800 00
Merchants' National Bank, St. Paul, stock.....	12,000 00	13,540 00
First National Bank, St. Peter, stock.....	3,000 00	3,450 00
St. Paul and Sioux City E. R. Co. stock.....	13,088 75	10,688 75
St. Paul S. and T. F. R. R. Co. bonds.....	19,500 00	19,500 00
St. Paul Warehouse and Elevator Co. stock.....	12,700 00	12,700 00
St. Paul Warehouse and Elevator Co. bonds, 10 per cent.....	8,000 00	8,000 00
City of Minneapolis bonds, 8 per cent.....	1,500 00	1,650 00
City of Stillwater bonds, 10 per cent.....	10,000 00	11,000 00

	Par value.	Market value.
City of Mankato bonds, 7 per cent.....	\$8,500 00	\$8,500 00
Town of Detroit bonds, 12 per cent.....	5,499 00	6,300 00
Town of Vernon Center bonds, 7 per cent.....	7,500 00	7,500 00
Town of Jo Daviess bonds, 7 per cent.....	5,500 00	5,500 00
Town of Elmore bonds, 7 per cent.....	6,500 00	5,500 00
Town of Garden City bonds, 7 per cent.....	7,000 00	7,000 00
Town of Winnebago City bonds, 7 per cent.....	15,000 00	15,000 00
Town of Pilot Grove bonds, 7 per cent.....	5,000 00	5,000 00
Town of Oakwood bonds, 7 per cent.....	7,500 00	7,500 00
Town of Blue Earth City bonds, 7 per cent.....	36,000 00	36,000 00
County of Pine bonds, 10 per cent.....	7,757 00	8,532 70
County of Rock bonds, 10 per cent.....	24,000 00	24,600 00
County of Cass bonds, 12 per cent.....	7,400 00	8,140 00
County of Ramsey bonds, 8 per cent.....	1,000 00	1,100 00
County of Aitken bonds, 12 per cent.....	5,200 00	5,520 00
County of Becker bonds, 10 per cent.....	2,360 00	2,360 00
County of Yellow Medicine bonds, 10 per cent.....	1,045 23	1,045 23
County of Otter Tail School District bonds, 12 per cent.....	338 49	338 49
Total par and market value.....	\$308,838 47	\$327,814 07

Total par and market value..... **\$327,814 07**

### Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.
First National Bank, St. Paul, stock.....	\$25,000 00	\$35,000 00	\$20,000 00
Second National Bank, St. Paul, stock.....	7,500 00	13,500 00	9,000 00
Merchants' National Bank, St. Paul, stock.....	16,000 00	17,250 00	11,000 00
Savings Bank, St. Paul, stock.....	3,750 00	3,750 00	3,000 00
First National Bank, Red Wing, stock.....	4,500 00	5,625 00	3,535 00
First National Bank, Stillwater, stock.....	3,000 00	3,750 00	3,000 00
Lumberman's National Bank, Stillwater, stock.....	5,000 00	6,250 00	5,000 00
State Bank, Minneapolis, stock.....	1,500 00	1,500 00	1,331 27
St. Paul and S. C. R. R. Co.'s land stock.....	153,800 00	92,280 00	74,320 00
St. Paul Harvester Works stock.....	88,550 00	66,412 50	48,944 40
St. Paul Manufacturing Company stock.....	4,900 00	3,675 00	1,732 00
Pioneer Press Company stock.....	25,000 00	25,000 00	10,375 00
Seymour, Sabin & Co. manufacturing corporation.....	2,500 00	2,500 00	1,064 00
Stillwater Gas Light stock.....	5,000 00	2,500 00	1,500 00
Rock County Farming Company, stock.....	12,500 00	12,500 00	6,611 44
Cass County bonds.....	2,000 00	2,000 00	1,500 00
Total amounts.....	\$360,500 00	\$293,492 50	\$203,973 11

203,973 11

Cash in the Company's principal office in currency.....	\$5,635 94
Cash belonging to the Company deposited in bank.....	81,362 86

Total amount of cash items.....	86,998 80
Interest due and accrued on stocks owned, not included in market value.....	5,368 34
Interest due and accrued on collateral loans.....	5,268 76
Premiums in due course of collection.....	48,054 04
Bills receivable, not matured, for marine and inland risks.....	6,380 41
All other property, viz.: rents due and accrued.....	641 21

Aggregate amount of all actual available assets..... **\$857,681 48**

### II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$27,676 81
Losses resisted, including interest, costs and expenses.....	7,250 00
Net amount of all unpaid losses and claims.....	\$34,926 81
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$160,176 62
Unearned premiums, pro rata, on fire risks running more than one year .....	86,638 04
Unearned premiums at 50 per cent. on inland navigation risks.....	4,142 91

Total unearned premiums as computed above.....	251,007 57
Commissions and other charges due and to become due to agents and brokers.....	5,372 09

Total liabilities, except capital and net surplus..... **\$291,306 47**



Joint stock capital paid up in cash.....	\$400,000 00
Surplus beyond all liabilities.....	166,375 01
Aggregate liabilities, including paid-up capital and net surplus,	<u>\$857,681 48</u>

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received.....	\$457,488 63	\$107,392 11	
Deduct re-insurance, rebate and return premiums.....	56,292 30	9,662 18	
Net cash received for premiums.....	<u>\$401,196 33</u>	<u>\$97,729 93</u>	
			\$498,926 26
Interest received on bonds and mortgages.....			5,110 12
Interest and dividends received from all other sources.....			50,030 29
Income from all other sources, viz.: rent.....			5,858 85
Aggregate income received during the year in cash.....			<u>\$559,925 52</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$296,796 52	\$102,574 73	
Deduct salvages and re-insurances.....	9,446 39	16,629 44	
Net amount paid for losses.....	<u>\$287,350 13</u>	<u>\$85,945 29</u>	
			\$373,295 42
Cash dividends actually paid.....			40,000 00
Paid for commission and brokerage.....			81,183 56
Salaries and other charges of officers, clerks and other employees.....			25,213 00
Amount paid for State, national and local taxes.....			12,081 81
All other payments, viz.: stationery, printing, advertising, postage, etc.....			25,502 02
Aggregate expenditures during the year in cash.....			<u>\$557,275 81</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$36,820,277	\$483,714 97
Written or renewed during the year.....	34,230,234	457,488 63
Total.....	<u>\$71,050,511</u>	<u>\$941,203 60</u>
Deduct those expired and marked off as terminated.....	31,467,083	431,913 33
In force at the end of the year.....	\$39,583,428	\$509,290 27
Deduct amount re-insured.....	931,269	16,289 54
Net amount in force.....	<u>\$38,652,159</u>	<u>\$493,000 73</u>
	Marine and Inland risks.	Premiums.
In force on the 31st of December of the preceding year.....	\$292,766	\$5,136 28
Written or renewed during the year.....	19,511,886	107,392 11
Total.....	<u>\$19,804,592</u>	<u>\$112,528 39</u>
Deduct those expired and marked off as terminated.....	18,508,610	104,242 58
In force December 31st, 1879.....	<u>\$295,982</u>	<u>\$8,285 81</u>



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$26,416,018	\$320,353 25	1-2	\$160,176 62
1878.....	Two years.....	34,105	369 74	1-4	92 42
1879.....		85,250	834 03	3-4	625 52
1877.....	Three years.....	2,628,198	32,911 01	1-6	5,485 18
1878.....		2,346,033	29,363 56	1-2	14,681 78
1879.....		2,423,069	29,218 15	5-6	24,348 46
1876.....		85,175	352 73	1-3	44 22
1877.....	Four years.....	36,700	439 90	2-3	163 08
1878.....		31,225	412 67	5-8	257 60
1879.....		27,445	317 94	7-8	278 20
1875.....	Five years.....	776,790	14,501 15	1-10	1,450 13
1876.....		830,579	15,791 11	3-10	4,737 33
1877.....		981,578	15,937 60	1-2	7,968 80
1878.....		739,035	12,133 00	7-10	8,493 10
1879.....		1,310,969	20,068 61	9-10	18,061 52
Totals.....		\$38,652,159	\$493,000 73	.....	\$246,864 66

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$4,320,757 11
Total losses paid from organization to date.....	2,857,956 65
Total cash dividends declared since the Company commenced business.....	446,696 17
Total amount of losses incurred during the year: Fire.....	289,548 60
Marine.....	53,840 74
Total amount of the Company's stock owned by the directors at par value.....	195,000 00
Total amount loaned to officers and directors.....	133,145 55
Total amount loaned to stockholders who are not officers.....	31,991 00

## TRADESMEN'S FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated October 6, 1858.

Commenced business December 28, 1858.

DAVID B. KEELER, *President.*TIMOTHY Y. BROWN, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$65,500 00
Interest accrued on bond and mortgage loans.....	1,453 75
Value of lands mortgaged.....	\$93,500 00
Buildings (insured for \$87,500).....	95,000 00
Total value of mortgaged premises.....	\$188,500 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Mechanics' and Traders' National Bank stock.....	\$5,750 00	\$5,750 00
National Bank of Commerce stock.....	10,000 00	15,500 00
American Exchange National Bank stock.....	10,000 00	11,500 00
United States bonds.....	355,750 00	376,230 00
Total par and market value.....	<u>\$380,750 00</u>	<u>\$407,030 00</u>

\$407,030 00

*Loans on Stock Collaterals.*

	Par value.	Market. value.	Amount loaned.
Mechanics' and Traders' National Bank stock..	\$325 00	\$325 00	
Mechanics' Bank stock.....	2,375 00	3,325 00	\$4,150 00
Total amount.....	<u>\$3,200 00</u>	<u>\$4,150 00</u>	<u>\$4,150 00</u>

4,150 00

Cash in the Company's principal office in currency.....	\$2,465 22
Cash belonging to the Company deposited in bank.....	7,786 60

Total amount of cash items.....	10,251 82
Interest due and accrued on collateral loans.....	175 00
Premiums in due course of collection.....	20,603 42
All other property, viz.: rents due and accrued.....	133 33

Aggregate amount of all actual available assets..... \$509,297 32

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,623 00
Losses unadjusted, including all reported and supposed losses.....	11,855 00
Losses resisted, including interest, costs and expenses.....	1,000 00
Total.....	<u>\$20,478 00</u>
Deduct re-insurance thereon.....	3,267 00

Net amount of all unpaid losses and claims..... \$17,211 00

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$72,573 10
Unearned premiums, pro rata, on fire risks running more than one year.....	15,012 26
Unearned premiums, at 50 per cent. on inland navigation risks.....	2,218 61

Total unearned premiums as computed above..... \$87,803 97

Cash dividends remaining unpaid.....	30 00
Salaries and other miscellaneous expenses due and accrued.....	583 50
Commissions and other charges due and to become due to agents and brokers.....	200 00
All other demands against the Company, viz.: return premiums, \$368.60; re-insurance premiums, \$710.69.....	1,079 29

Total liabilities, except capital and net surplus..... \$106,907 76

Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	102,389 56

Aggregate liabilities, including net surplus..... \$509,297 32

## III. INCOME.

	Fire.	Marine and Inland.
Gross cash premiums received.....	\$182,049 67	\$5,377 21
Deduct re-insurance, rebate and return premiums.....	16,703 99	358 72
Net cash received for premiums.....	<u>\$165,345 68</u>	<u>\$4,978 49</u>

\$170,324 07

Interest received on bonds and mortgages.....	5,185 25
Interest and dividends received from all other sources.....	21,322 11
Income from all other sources, viz.: rent.....	600 00

Aggregate income received during the year in cash..... \$197,431 43

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$70,991 44	\$2,814 42	
Deduct salvages and re-insurances.....	3,219 97		
Net amount paid for losses.....	\$67,771 74	\$2,814 42	
Cash dividends actually paid.....			\$70,585 89
Paid for commission and brokerage.....			22,470 00
Salaries and other charges of officers, clerks and other employees.....			29,252 56
Amount paid for State, national and local taxes.....			23,743 34
All other payments, viz.: stationery, printing, advertising, postage, etc.....			4,385 47
			17,091 27
Aggregate expenditures during the year in cash.....			\$167,528 53

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,383,204	\$97,942 79
Written or renewed during the year.....	22,649,001	172,095 30
Total.....	\$38,032,205	\$270,038 09
Deduct those expired and marked off as terminated.....	17,080,506	100,464 32
In force at the end of the year.....	\$20,951,699	\$169,573 77
Deduct amount re-insured.....	780,367	4,130 80
Net amount in force.....	\$20,171,332	\$165,442 97
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$55,000	\$3,015 00
Written during the year.....	154,000	5,837 21
Total.....	\$209,000	\$8,852 21
Deduct those expired and marked off as terminated.....	67,500	3,915 00
In force December 31st, 1879.....	\$141,500	\$4,437 21

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$18,128,066	\$149,583 42	1-2	\$74,791 71
1878.....	Two years.....	15,964	211 17	3-4	158 37
1879.....	Three years.....	298,465	2,239 48	1-6	373 24
1877.....	Four years.....	517,231	4,242 49	1-2	2,121 24
1878.....	Five years.....	860,571	7,773 20	5-6	6,477 66
1876.....		2,000	16 90	3-8	6 34
1877.....		6,000	53 82	7-8	55 82
1879.....		48,450	577 55	7-10	57 76
1875.....		61,683	563 39	3-10	169 02
1877.....		59,383	904 24	1-2	452 12
1878.....		90,201	966 92	7-10	676 84
1879.....		225,318	2,737 60	9-10	2,463 85
Totals.....		\$20,312,832	\$169,880 18		\$87,803 97

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,788,725 88
Total losses paid from organization to date.....	1,681,007 56
Total cash dividends declared since the Company commenced business.....	351,000 00
Total dividends declared payable in stock from organization.....	50,000 00
Total amount of losses incurred during the year.....	83,201 30
Total amount of the Company's stock owned by the directors at par value.....	62,900 00
Total amount loaned to stockholders who are not officers.....	6,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$774,871 44
Amount of fire premiums received.....	8,615 50
Amount of losses incurred.....	1,902 21
Amount of fire losses paid.....	1,902 21

## UNION INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 6, 1804.

Commenced business July 25, 1803.

RICHARD S. SMITH, *President.*JOHN B. CRAVEN, *Secretary.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$500,000.

## I. ASSETS.

Loans on bond and mortgage (first liens)..... \$35,500 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Camden and Amboy Railroad bonds.....	\$11,200 00	\$12,432 00
Cheapeake and Delaware Canal bonds.....	14,610 00	11,688 00
Pennsylvania Railroad bonds.....	1,000 00	1,017 50
Schuylkill Navigation Company bonds.....	10,000 00	8,300 00
Philadelphia and Erie Railroad bonds.....	10,000 00	10,400 00
Pennsylvania Canal bonds.....	15,000 00	12,300 00
North Pennsylvania Railroad bonds.....	14,500 00	15,965 00
Pittsburgh Water loan.....	10,000 00	11,700 00
Lehigh Valley Railroad bonds.....	5,000 00	5,750 00
Philadelphia and Reading Railroad bonds.....	5,000 00	5,650 00
American Steamship Company bonds.....	5,000 00	5,050 00
United States bonds.....	10,000 00	10,650 00
Susquehanna Coal Company bonds.....	10,000 00	10,100 00
Pittsburgh Avenue bonds.....	33,900 00	36,273 00
Baltimore and Ohio Railroad bonds.....	25,000 00	27,000 00
Steubenville and Indiana Railroad bonds.....	10,000 00	10,300 00
New Jersey Central Car Trust bonds.....	10,000 00	10,150 00
Philadelphia and Reading Railroad bonds.....	25,000 00	26,500 00
Little Schuylkill Railroad stock.....	5,000 00	5,100 00
Pennsylvania Railroad stock.....	6,700 00	6,834 00
North Pennsylvania Railroad stock.....	6,800 00	6,936 00
Delaware Railroad stock.....	1,200 00	1,248 00
Pennsylvania Canal Stock.....	5,300 00	742 00
Philadelphia National Bank stock.....	6,800 00	11,696 00
Farmers' and Mechanics' National Bank stock.....	8,800 00	10,648 00
Delaware Mutual Safety Insurance Company stock.....	2,200 00	3,432 00
Philadelphia and Southern Mail Steamship Company stock.....	5,000 00	200 00
Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R. stock,	26,250 00	29,400 00
Total par and market value.....	\$289,250 00	\$307,461 50

307,461 50



*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Northern Central Railroad bonds.....	\$5,000 00	\$5,300 00 }	\$3,600 00
Conshohocken Stone Quarry Company stock..	1,400 00	700 00 }	
National Car Company .....	6,500 00	8,450 00	2,500 00
Fidelity Ins., Trust and Safe Deposit Co. stock.,	20,000 00	30,200 00	25,500 00
Colorado Central Improvement Company stock,	2,000 00	1,200 00	1,000 00
United States bonds.....	1,050 00	1,081 50	850 00
Philadelphia City loan.....	500 00	590 00	350 00
Catawissa Railroad stock.....	5,000 00	4,900 00	3,200 00
Pennsylvania Railroad stock.....	120,000 00	122,400 00	107,500 00
Pennsylvania Railroad stock.....	20,000 00		
North Pennsylvania Railroad bonds.....	2,000 00	22,720 00	20,000 00
Lehigh Valley Railroad stock.....	50,000 00		
Pennsylvania Railroad stock.....	10,000 00	63,200 00	50,000 00
Northern Central Road stock.....	1,000 00	700 00	375 00
Property southwest cor. Third and Walnut sts..	75,000 00	75,000 00	5,000 00
Total amounts.....	\$319,450 00	\$336,441 50	\$219,875 00

**\$219,875 00**

Cash in the Company's principal office in currency .....	\$52,928 87
Cash belonging to the Company deposited in bank.....	31,950 60

Total amount of cash items.....	84,879 47
Interest due and accrued on stocks owned, not included in market value .....	3,146 85
Interest due and accrued on collateral loans.....	1,316 14
Premiums in due course of collection .....	27,088 92
Bills receivable, not matured, for fire, marine and inland risks.....	22,454 82
All other property, viz.: amount due from other Companies for re-insurance.....	2,500 00

Aggregate amount of all actual available assets. .... **\$704,222 70**

**II. LIABILITIES.**

Losses adjusted and unpaid, due and to become due.....	\$3,013 03
Losses unadjusted, including all reported and supposed losses.....	39,166 00

Net amount of all unpaid losses and claims..... **\$42,179 03**

Unearned premiums, at 50 per cent. of premiums on fire risks under one year, .....	\$30,255 96
Unearned premiums, pro rata, on fire risks running more than one year.....	11,638 51
Unearned premiums, at 50 per cent. on inland navigation risks.....	45,229 83

Total unearned premiums as computed above.....	87,154 30
Amount reclaimable on perpetual fire policies.....	26,202 69
Cash dividends to stockholders unpaid.....	1,994 14
Salaries and other miscellaneous expenses due and accrued.....	900 00
Commissions and other charges due and to become due to agents and brokers .....	230 00
All other demands against the Company, viz.: tax assessments.....	560 00

Total liabilities, except capital and net surplus.....	\$159,220 16
Joint stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	45,002 54

Aggregate liabilities, including paid-up capital and net surplus, **\$704,222 70**

**III. INCOME DURING THE YEAR.**

	Fire.	Marine and inland.
Gross cash premiums received.....	\$106,208 57	\$162,121 58
Deduct re-insurance, rebate and return premiums.....	10,658 01	42,487 65
Net cash received for premiums.....	\$95,550 56	\$119,633 93

**\$215,184 49**

Interest and dividends received from all other sources.....	20,382 54
---	-----------

Aggregate income received during the year, in cash..... **\$235,567 03**



## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$60,390 10	\$137,165 18	
Deduct salvages and re-insurances.....	569 69	45,833 65	
Net amount paid for losses.....	<u>\$59,820 41</u>	<u>\$91,281 53</u>	
			\$151,161 94
Cash dividends actually paid.....			16,000 00
Paid for commission and brokerage .....			28,512 93
Salaries and other charges of officers, clerks and other employees....			22,107 55
Amount paid for State, national and local taxes.....			4,254 75
All other payments, viz.: stationery, printing, advertising, postage, etc.....			1,461 06
Aggregate expenditures during the year in cash.....			<u>\$223,498 23</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$7,788,444	\$65,235 03
Written or renewed during the year.....	11,666,782	106,208 57
Total.....	<u>\$19,455,226</u>	<u>\$171,443 60</u>
Deduct those expired and marked off as terminated.....	10,129,679	88,618 94
In force at the end of the year.....	<u>\$9,325,547</u>	<u>\$82,824 66</u>
Deduct amount re-insured.....	152,460	1,826 13
Net amount in force.....	<u>\$9,173,087</u>	<u>\$80,998 53</u>
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$591,129	\$32,386 81
Written or renewed during the year.....	10,776,206	162,121 58
Total.....	<u>\$11,366,335</u>	<u>\$194,508 39</u>
Deduct those expired and marked off as terminated.....	10,046,435	142,723 45
In force at the end of the year.....	<u>\$1,289,900</u>	<u>\$51,784 94</u>
Deduct amount re-insured.....	299,161	6,555 11
Net amount in force.....	<u>\$970,739</u>	<u>\$45,229 83</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$7,665,132	\$60,511 93	1-2	\$30,255 96
1878.....	Two years.....	22,577	565 80	1-4	128 45
1879.....		38,525	898 96	3-4	674 22
1877.....		269,948	3,128 55	1-6	521 42
1878.....	Three years.....	321,920	2,770 61	1-2	1,885 31
1879.....		493,501	5,866 81	5-6	4,655 70
1876.....		.....	.....	1-8	.....
1877.....	Four years.....	6,500	111 00	2-8	41 62
1878.....		.....	.....	7-8	.....
1879.....		.....	.....	1-10	.....
1876.....	Five years.....	46,000	855 50	5-8	85 55
1877.....		34,600	1,088 70	3-10	329 61
1878.....		71,600	1,114 93	1-2	557 49
1879.....		83,284	1,414 74	7-10	980 31
1879.....		125,500	2,000 92	9-10	1,800 83
Totals.....		<u>\$9,173,087</u>	<u>\$80,998 53</u>	.....	<u>\$41,924 47</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$13,833,499 00
Total losses paid from organization to date.....	10,249,492 00
Total cash dividends declared since the Company commenced business.....	1,702,593 00
Total dividends declared payable in stock from organization.....	15,000 00
Total amount of losses incurred during the year.....	164,052 82
Total amount of the Company's stock owned by the directors at par value.....	99,790 00
Total amount loaned to officers and directors.....	35,800 00
Total amount loaned to stockholders who are not officers.....	375 00

## UNITED FIREMEN'S INSURANCE COMPANY.

## PHILADELPHIA.

Incorporated April 1, 1860.

Commenced business April 2, 1861.

WILLIAM S. ALLEN, *President.*WILLIAM V. SICKEL, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid up in cash, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$50,150 19
Loans on bond and mortgage (first liens).....	347,480 08
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,400 is in process of foreclosure).....	8,433 33
Interest due and unpaid on bond and mortgage loans.....	6,357 08
Interest accrued on bond and mortgage loans.....	3,211 25
Ground rents .....	10,991 06
Value of lands mortgaged.....	
Buildings (insured for \$317,200).....	
Total value of mortgaged premises.....	\$630,250 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$100,000 00	\$103,283 75
Pittsburgh City bonds.....	31,000 00	32,860 00
Philadelphia City bonds .....	60,000 00	60,750 00
Philadelphia City warrants.....	835 00	835 00
Total par and market value.....	\$191,835 00	\$197,728 75

Cash in the Company's principal office in currency.....	\$520 95
Cash belonging to the Company deposited in bank.....	17,689 08

Total amount of cash items..... 197,728 75  
 18,210 03

Interest due and accrued on stocks owned, not included in market value.....	\$33 70
Premiums in due course of collection.....	35,687 04
All other property, viz.: rents due and accrued.....	694 07

Aggregate amount of all actual available assets.....	<u>\$678,976 58</u>
--	---------------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,800 00
Losses unadjusted, including all reported and supposed losses.....	15,602 00

Net amount of all unpaid losses and claims.....	<u>\$17,402 00</u>
---	--------------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$64,608 95
Unearned premiums, pro rata, on fire risks running more than one year.....	13,873 72

Total unearned premiums as computed above.....	78,482 67
--	-----------

Amount reclaimable on perpetual fire policies.....	<u>320,070 87</u>
--	-------------------

Total liabilities, except capital and net surplus.....	<u>\$415,955 54</u>
--	---------------------

Joint stock capital paid up in cash.....	200,000 00
--	------------

Surplus beyond all liabilities.....	<u>63,021 04</u>
-------------------------------------	------------------

Aggregate liabilities, including paid-up capital and net surplus,	<u>\$678,976 58</u>
---	---------------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$140,568 54
Deduct re-insurance, rebate and return premiums.....	12,288 80

Net cash received for premiums (all fire).....	<u>\$128,279 74</u>
--	---------------------

Interest received on bonds and mortgages.....	22,202 92
---	-----------

Interest and dividends received from all other sources.....	10,012 99
---	-----------

Income from all other sources, viz.: rent.....	<u>5,173 75</u>
--	-----------------

Aggregate income received during the year in cash.....	<u>\$165,669 40</u>
--	---------------------

## IV. EXPENDITURES.

Net amount paid for losses (all fire).....	<u>\$71,081 27</u>
--	--------------------

Cash dividends actually paid.....	25,275 02
-----------------------------------	-----------

Paid for commission and brokerage.....	28,570 85
--	-----------

Salaries and other charges of officers, clerks and other employees....	8,148 37
--	----------

Amount paid for State, national and local taxes.....	948 33
--	--------

All other payments, viz.: stationery, printing, advertising, postage, etc.....	<u>20,982 45</u>
--	------------------

Aggregate expenditures during the year in cash.....	<u>\$155,006 29</u>
---	---------------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$6,618,677	\$80,889 96
Written or renewed during the year.....	11,938,196	138,777 20
Total.....	<u>\$18,556,873</u>	<u>\$219,667 16</u>
Deduct those expired and marked off as terminated.....	6,083,235	66,649 72
In force at the end of the year.....	<u>\$12,473,638</u>	<u>\$163,010 44</u>
Deduct amount re-insured.....	96,862	1,606 08
Net amount in force.....	<u>\$12,376,776</u>	<u>\$161,414 36</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$11,338,613	\$129,217 90	1-2	\$64,608 95
1878.....	Two years.....	10,500	85 00	1-4	21 25
1879.....		12,900	159 16	3-4	119 37
1877.....		71,039	1,252 39	1-6	208 73
1878.....		96,820	2,290 32	1-2	1,145 00
1879.....	Three years.....	388,633	4,778 27	5-6	3,981 90
1876.....	Four years.....	.....	.....	.....	.....
1877.....		.....	.....	.....	.....
1878.....		5,900	216 58	5-8	135 35
1879.....		1,550	45 50	7-8	39 76
1875.....	Five years.....	31,950	1,300 75	1-10	130 07
1876.....		55,550	1,318 50	3-10	395 55
1877.....		36,900	739 87	1-2	369 93
1878.....		59,900	1,375 60	7-10	962 92
1879.....	Various.....	167,850	3,248 93	9-10	2,924 04
Various.....		195,833	5,991 67	Various.	3,439 85
Totals.....		\$12,473,638	\$153,020 44		\$78,482 67

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$419,093 48
Total losses paid from organization to date....	178,527 94
Total cash dividends declared since the Company commenced business.....	104,505 86
Total amount of losses incurred during the year.....	70,007 55
Total amount of the Company's stock owned by the directors at par value.....	104,379 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$516,053 00
Amount of fire premiums received.....	5,993 14
Amount of losses incurred.....	10,729 27
Amount of fire losses paid.....	10,729 27

## WATERTOWN FIRE INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated December 7, 1867.

Commenced business December 9, 1867.

WILLIAM IVES, *President.*JESSE M. ADAMS, *Secretary.*

Capital stock authorized, \$200,000.

Capital actually paid in, \$200,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered..... \$34,288 22

Loans on bond and mortgage (first liens).....	\$309,840 28
Interest due and unpaid on bond and mortgage loans.....	418 40
Interest accrued on bond and mortgage loans.....	11,852 60
Value of lands mortgaged.....	\$741,138 00
Buildings (insured for \$214,350).....	267,712 00
Total value of mortgaged premises.....	\$1,008,850 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$185,000 00	\$190,763 50
Davis Sewing Machine Company bond.....	1,000 00	1,000 00
Total par and market value.....	\$186,000 00	\$191,762 50

191,762\_50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Union Pacific R. R. bonds.....	\$1,000 00	\$1,000 00	
United States bonds.....	500 00	520 00	
Watertown City bonds.....	500 00	520 00	\$2,000 00
Bond and mortgage.....	800 00	800 00	
Merchants' Bank stock.....	1,300 00	1,300 00	
Agricultural Insurance Co. stock.....	500 00	875 00	1,700 00
National Union Bank stock.....	3,500 00	3,850 00	2,200 00
Merchants' Bank stock.....	3,000 00	3,000 00	
Northern Insurance Co. stock.....	500 00	875 00	2,500 00
Merchants' Bank stock.....	1,300 00	1,300 00	
Agricultural Insurance Co. stock.....	500 00	875 00	1,600 00
Merchants' Bank stock.....	1,500 00	1,500 00	
Northern Insurance Co. stock.....	500 00	500 00	1,500 00
Merchants' Bank stock.....	1,300 00	1,300 00	1,200 00
Bond and mortgage.....	1,000 00	1,000 00	
Agricultural Insurance Co. stock.....	1,005 00	1,738 00	1,356 00
Bonds and mortgages.....	1,350 00	1,350 00	1,123 15
Agricultural Insurance Co. stock.....	42,910 00	75,092 00	43,465 55
Total amounts.....	\$62,965 00	\$97,040 00	\$58,644 80

\$58,644 80

Cash in the Company's principal office, in currency.....	\$4,266 44
Cash belonging to the Company deposited in Bank.....	55,546 31

Total amount of cash items.....	59,812 75
Interest due and accrued on stocks owned, not included in market value.....	750 00
Interest due and accrued on collateral loans.....	4,956 90
Premiums in due course of collection.....	87,685 92
Bills receivable, not matured, for fire, marine and inland risks.....	18,292 33
Aggregate amount of all actual available assets. ....	\$778,304 70

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,400 00
Losses unadjusted, including all reported and supposed losses.....	23,750 00
Losses resisted, including interest, costs and expenses.....	10,500 00

Net amount of all unpaid losses and claims. ....	\$37,650 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$125,860 66
Unearned premiums, pro rata, on fire risks running more than one year.....	304,168 14

Total unearned premiums as computed above.....	430,028 80
--	------------

Total liabilities, except capital and net surplus.....	\$467,678 80
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	110,625 90

Aggregate liabilities, including paid-up capital and net surplus, .....	\$778,304 70
---	--------------



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$534,542 98
Deduct re-insurance, rebate and return premiums.....	49,850 29
Net cash received for premiums (all fire).....	\$484,692 69
Interest received on bonds and mortgages.....	21,917 16
Interest and dividends received from all other sources.....	9,608 94
Income from all other sources.....	2,104 00
Aggregate income received during the year, in cash.....	\$518,322 79

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$275,910 92
Cash dividends actually paid.....	20,000 00
Paid for commission and brokerage.....	109,273 40
Salaries and other charges of officers, clerks and other employees....	35,600 00
Amount paid for State, national and local taxes.....	13,732 40
All other payments, viz.: stationery, printing, advertising, postage, etc.....	44,850 06
Aggregate expenditures during the year in cash.....	\$499,366 78

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year.....	\$106,238,952	\$925,557 03
Written or renewed during the year.....	61,117,879	536,531 59
Total.....	\$167,356,831	\$1,462,088 62
Deduct those expired and marked off as terminated.....	66,124,562	549,649 62
In force at the end of the year.....	\$101,232,269	\$912,439 00
Deduct amount re-insured.....	1,001,141	4,519 25
Net amount in force.....	\$100,231,128	\$908,119 75

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$27,539,349	\$251,721 31	1-2	\$125,860 66
1878.....	Two years.....	25,322,412	219,333 56	1-6	36,555 59
1879.....		22,174,966	186,124 75	1-2	93,062 37
1878.....		17,123,746	146,778 36	5-6	122,315 30
1876.....	Three years.....	.....	.....	.....	.....
1877.....		.....	.....	.....	.....
1878.....		.....	.....	.....	.....
1879.....	Four years.....	.....	.....	.....	.....
1876.....		.....	.....	.....	.....
1877.....		.....	.....	.....	.....
1878.....	Five years.....	1,563,458	21,125 82	1-10	2,112 88
1879.....		1,672,129	21,857 57	3-10	2,557 27
1876.....		1,506,523	19,776 78	1-2	9,888 39
1877.....	.....	1,288,928	17,923 99	7-10	12,546 79
1878.....		1,740,618	23,477 61	9-10	21,129 85
Totals.....		\$100,231,128	\$908,119 75	.....	\$430,028 80

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$3,185,291 04
Total losses paid from organization to date.....	1,501,539 75
Total cash dividends declared since the Company commenced business.....	220,000 00
Total amount of losses incurred during the year.....	274,910 92
Total amount of the Company's stock owned by the directors at par value.....	118,800 00
Total amount loaned to officers and directors and stockholders.....	55,321 65
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia, \$10,000; North Carolina, \$10,000.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$184,800 00
Amount of fire premiums received.....	1,445 80
Amount of losses incurred.....	408 89
Amount of fire losses paid.....	8 89

## WESTCHESTER FIRE INSURANCE COMPANY.

## NEW ROCHELLE, N. Y.

Incorporated as a Mutual Company March 14, 1837.

Changed to a Joint Stock Company January, 1870.

GEORGE R. CRAWFORD, *President.*JOHN Q. UNDERHILL, *Secretary.*

Capital stock authorized, \$300,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$47,500 00
Loans on bond and mortgage (first liens).....	148,284 50
Loans on bond and mortgage upon which more than one year's interest is due, which is in process of foreclosure.....	6,900 00
Interest due and unpaid on bond and mortgage loans.....	3,350 37
Interest accrued on bond and mortgage loans.....	962 75
Value of lands mortgaged.....	\$190,000 00
Buildings (insured for ).....	174,000 00
Total value of mortgaged premises.....	\$364,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$500,000 00	\$521,362 50
Total par and market value.....	\$500,000 00	\$521,362 50

521,362 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Citizens' National Bank, New York, stock.....	\$3,750 00	\$4,000 00	\$2,500 00
Central Bank, Westchester County, stock.....	2,600 00	2,340 00	1,900 00
Total amount.....	\$6,350 00	\$6,340 00	\$4,400 00
Cash in the Company's principal office in currency.....			\$4,978 57
Cash belonging to the Company deposited in bank.....			26,083 44
Total amount of cash items.....			31,072 01
Interest due and accrued on stocks owned, not included in market value .....			227 92
Premiums in due course of collection.....			65,537 19
All other property, viz.: rents due and accrued.....			1,524 00
Aggregate amount of all actual available assets.....			\$831,121 24

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$24,601 73
Losses unadjusted, including all reported and supposed losses.....	32,935 00
Losses resisted, including interest, costs and expenses.....	3,000 00
Net amount of all unpaid losses and claims .....	\$66,536 73
Unearned premiums, at 50 per cent. of premiums on risks under one year....	\$190,700 71
Unearned premiums, pro rata, on fire risks running more than one year.....	143,825 83
Total unearned premiums as above.. ..	334,526 54
Cash dividend to stockholders unpaid.....	94 70
Commissions and other charges due and to become due to agents and brokers.....	8,460 90
Total liabilities, except capital and net surplus.....	\$409,618 87
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	121,502 37
Aggregate liabilities, including paid-up capital and net surplus,	\$831,121 24

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$563,613 26
Deduct re-insurance, rebate and return premiums .....	50,617 06
Net cash received for premiums (all fire).....	\$512,996 20
Interest received on bonds and mortgages.....	9,743 90
Interest and dividends received from all other sources.....	28,400 31
Aggregate income received during the year in cash.....	\$551,140 41

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$335,247 41
Deduct salvages and re-insurances.....	5,843 48
Net amount paid for losses (all fire).....	\$329,403 93
Cash dividends actually paid.....	29,979 00
Paid for commission and brokerage.....	81,701 41
Salaries and other charges of officers, clerks and other employees....	20,270 84
Amount paid for State, national and local taxes.....	13,970 55
All other payments, viz.: stationery, printing, advertising, postage, etc.....	68,194 16
Aggregate expenditures during the year in cash.....	\$543,519 89

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$65,061,160	\$617,930 55
Written or renewed during the year.....	67,140,120	569,613 26
Total.....	\$132,201,280	\$1,181,543 81
Deduct those expired and marked off as terminated.....	62,264,328	504,921 00
In force at the end of the year.....	\$69,936,952	\$676,622 81
Deduct amount re-insured.....	871,948	7,630 73
Net amount in force.....	\$69,065,004	\$668,992 08

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$40,355,233	\$381,401 42	1-2	\$190,700 71
1878.....		239,100	1,338 85	1-4	334 71
1879.....	Two years.....	388,228	2,294 57	3-4	1,730 93
1877.....		7,159,980	74,234 75	1-6	12,372 46
1878.....	Three years.....	6,215,590	63,937 52	1-2	31,968 76
1879.....		8,063,769	73,051 13	5-6	60,875 95
1876.....		181,300	1,782 30	1-8	222 78
1877.....	Four years.....	126,550	1,243 00	3-8	466 11
1878.....		67,490	636 46	5-8	397 78
1879.....		166,254	1,559 27	7-8	1,364 37
1875.....		956,350	10,566 07	1-10	1,056 60
1876.....		1,504,550	16,541 68	3-10	4,962 48
1877.....	Five years.....	1,438,040	15,427 67	1-2	7,713 83
1878.....		1,033,000	10,552 56	7-10	7,386 75
1879.....		1,164,580	14,424 83	9-10	12,962 32
Totals.....		\$69,065,004	\$668,992 08	.....	\$334,526 54

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$6,631,516 91
Total losses paid from organization to date.....	3,674,897 98
Total cash dividends declared since the Company commenced business.....	218,000 00
Total dividends declared payable in stock from organization.....	100,000 00
Total amount of losses incurred during the year.....	331,794 84
Total amount of the Company's stock owned by the directors at par value.....	146,500 00
Total amount loaned to officers and directors.....	10,000 00
Total amount loaned to stockholders who are not officers.....	24,000 00
Amounts deposited in the various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia, \$10,000; Georgia, \$25,000; North Carolina, \$10,000.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$2,946,700 00
Amount of fire premiums received.....	26,812 38
Amount of losses incurred.....	13,560 19
Amount of fire losses paid.....	11,301 72

## WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

## BROOKLYN, N. Y.

Incorporated March, 1853.

Commenced business March, 1853.

EDMUND DRIGGS, *President*.N. W. MESEROLE, *Secretary*.

Capital stock authorized, \$250,000.

Capital actually paid in, \$250,000.

## I. ASSETS.

Real estate owned by the Company, unencumbered.....	\$95,421 54
Loans on bond and mortgage (first liens) .....	197,070 00
Loans on bond and mortgage upon which more than one year's interest is due, and which is in process of foreclosure.. ..	30,000 00
Interest due and unpaid on bond and mortgage loans.....	3,360 00
Interest accrued on bond and mortgage loans .....	1,319 12
Value of lands mortgaged.....	\$169,700 00
Buildings (insured for \$214,700).....	252,400 00
Total value of mortgaged premises.....	\$442,100 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$406,000 00	\$424,772 50
Mechanics' and Traders' Bank of Greenpoint, stock.....	8,000 00	7,600 00
Grand Street and Newtown R. R. stock.....	25,000 00	20,000 00
Nassau National Bank, Brooklyn, stock.....	1,000 00	1,550 00
Long Island Bank, Brooklyn, stock.....	10,000 00	10,000 00
First National Bank, Brooklyn, stock.....	4,900 00	9,065 00
People's Gas Light Co., Brooklyn, stock.....	26,000 00	9,100 00
Metropolitan Gas Light Co., Brooklyn, stock.....	5,000 00	4,000 00
Citizens' Gas Light Co., Brooklyn, stock.....	7,120 00	5,340 00
Dry Dock, East Broadway and Battery R. R. Co., N. Y., stock..	20,000 00	22,000 00
Grand Street and Newtown R. R. Co. bonds.....	20,000 00	20,000 00
Georgia bonds.....	25,000 00	25,000 00
Brooklyn City R. R. stock.....	10,710 00	17,136 00
Broadway R. R., Brooklyn, stock.....	11,000 00	16,500 00
Broadway R. R., Brooklyn, bonds.....	3,000 00	3,000 00
Total par and market value.....	\$582,730 00	\$595,063 50

\$595,063 50

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Park Bank, New York, stock.....	\$500 00	\$550 00	\$375 00
Pacific Bank, New York, stock.....	3,000 00	4,200 00	
Metropolitan Gas Co., Brooklyn, stock.....	2,000 00	1,900 00	
Importers' and Traders' Ins. Co., N. Y., stock...	500 00	500 00	5,000 00
New York City Ins. Co., N. Y., stock.....	700 00	490 00	
People's Gas Light Co., Brooklyn, stock.....	1,000 00	350 00	200 00
Pacific Fire Insurance Co., N. Y., stock.....	1,000 00	2,020 00	1,500 00
Grand St. & Newtown R. R. Co., Brooklyn, stock,	2,900 00	2,320 00	1,750 00
Manufacturers' National Bank, N. Y., stock.....	3,590 00	3,220 50	2,570 00
Broadway R. R. Co., Brooklyn, bonds.....	1,000 00	1,000 00	800 00
Union Ferry Co., Brooklyn, stock.....	600 00	840 00	600 00
Mechanics' Fire Ins. Co., Brooklyn, stock.....	2,000 00	3,500 00	1,950 00



	Par value.	Market value.	Amount loaned.
Mechanics' Bank, Brooklyn, stock.....	\$1,250 00	\$2,062 50	
Baltimore Gas Co. stock.....	7,500 00	7,500 00	
Brooklyn Cross Town R. R. Co. certificate.....	2,500 00	2,500 00	\$10,000 00
Kings County Fire Ins. Co., Brooklyn, stock.....	2,000 00	3,480 00	2,000 00
People's Gas Light Co., Brooklyn, stock.....	500 00	175 00	
Lafayette Fire Ins. Co., Brooklyn, stock.....	1,000 00	1,210 00	700 00
Cypress Hills Cemetery bonds.....	9,000 00	9,000 00	6,500 00
South Side Railroad of Long Island, stock.....	6,250 00	3,000 00	2,728 00
Total amounts.....	\$48,590 00	\$49,518 00	\$36,473 00

\$36,473 00

Cash in the Company's principal office, in currency.....	\$5,497 43
Cash belonging to the Company deposited in bank.....	7,630 12

Total amount of cash items.....	13,127 55
Interest due and accrued on stocks owned, not included in market value.....	4,890 45
Interest due and accrued on collateral loans.....	340 37
Premiums in due course of collection.....	42,325 15
All other property, viz.: rents due and accrued.....	162 50

Aggregate amount of all actual available assets..... \$1,019,553 18

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,409 09
Losses unadjusted, including all reported and supposed losses.....	27,277 00
Losses resisted, including interest, costs and expenses.....	6,650 00

Net amount of all unpaid losses and claims..... \$40,336 09

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$161,576 94
Unearned premiums, pro rata, on fire risks running more than one year.....	55,422 57

Total unearned premiums as computed above.....	216,999 51
Cash dividends to stockholders unpaid.....	125 00
Due for borrowed money.....	60,000 00
Salaries and other miscellaneous expenses due and accrued.....	2,400 00
Commissions and other charges due and to become due to agents and brokers.....	5,997 02

Total liabilities, except capital and net surplus.....	\$325,857 62
Joint stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	443,695 56

Aggregate liabilities, including paid-up capital and net surplus, \$1,019,553 18

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$377,505 77
Deduct re-insurance, rebate and return premiums.....	13,486 47

Net cash received for premiums (all fire).....	\$364,020 30
Interest received on bonds and mortgages.....	17,138 78
Interest and dividends received from all other sources.....	36,060 92
Income from all other sources, viz.: rent.....	1,961 25

Aggregate income received during the year in cash..... \$419,181 25

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$192,583 01
Deduct salvages and re-insurances.....	7,484 84

Net amount paid for losses (all fire).....	\$185,098 17
Cash dividends actually paid.....	49,875 00

Paid for commission and brokerage.....	\$71,984 25
Salaries and other charges of officers, clerks and other employees....	43,330 53
Amount paid for State, national and local taxes .....	1,780 47
All other payments, viz.: stationery, printing, advertising, postage, etc.....	45,884 56
Aggregate expenditures during the year, in cash.....	<u>\$397,952 98</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$51,604,582	\$385,690 63
Written or renewed during the year.....	60,764,896	387,893 85
Total.....	<u>\$112,359,418</u>	<u>\$773,584 48</u>
Deduct those expired and marked off as terminated.....	51,515,294	349,479 73
In force at the end of the year.....	\$60,844,124	\$424,104 75
Deduct amount re-insured.....	294,234	2,745 09
Net amount in force.....	<u>\$60,549,890</u>	<u>\$421,359 66</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$49,268,503	\$323,153 88	1-2	\$161,576 94
1878.....	Two years.....	195,327	1,555 26	1-4	388 81
1879.....		202,555 93	1,592 93	3-4	1,194 70
1877.....	Three years.....	2,032,780	16,551 92	1-6	2,808 65
1878.....		2,438,846	19,660 58	1-2	9,800 29
1879.....	Four years.....	3,258,530	24,467 51	5-6	20,359 59
1876.....		18,325	183 25	1-8	22 91
1877.....	Five years.....	26,200	289 70	3-8	108 64
1878.....		34,600	307 85	5-8	192 41
1879.....	Six years.....	42,450	439 00	7-8	363 25
1875.....		325,189	4,731 31	1-10	472 13
1876.....	Seven years.....	475,235	5,512 52	3-10	1,653 76
1877.....		675,202	7,314 90	1-2	3,657 45
1878.....	Eight years.....	827,076	8,234 26	7-10	5,833 98
1879.....		1,001,826	9,430 88	9-10	8,487 79
1873.....	Nine years.....	16,500	627 50	1-14	23 39
1874.....		1,500	22 50	3-14	4 82
Totals.....		<u>\$60,844,124</u>	<u>\$424,104 75</u>	<u>.....</u>	<u>\$216,999 51</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$5,974,734 35
Total losses paid from organization to date.....	3,150,280 52
Total cash dividends declared since the Company commenced business.....	652,500 00
Total amount of losses incurred during the year.....	198,859 94
Total amount of the Company's stock owned by the directors at par value.....	87,300 00
Total amount loaned to officers and directors.....	73,550 00
Total amount loaned to stockholders who are not officers.....	6,175 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such States or countries, deposited as follows: In the State of Virginia, \$11,000; Georgia, \$25,000.	

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$541,658 00
Amount of premiums received.....	4,707 64
Amount of losses incurred.....	1,280 12
Amount of fire losses paid.....	1,280 12

---

FOREIGN FIRE

Insurance Companies.

---

T



# FOREIGN FIRE INSURANCE COMPANIES.

## BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

Incorporated 1833.

Commenced business 1833.

PETER PATERSON, *Governor.*

F. A. BALL, *Manager.*

Capital stock authorized, \$500,000.

Capital actually paid in, \$500,000.

### I. ASSETS.

Market value of real estate owned by the Company, unencumbered...	\$112,790 09
Loans on bond and mortgage (first liens) .....	17,145 00
Loans on bond and mortgage upon which more than one year's interest is due .....	4,800 00
Interest due and unpaid on bond and mortgage loans .....	2,095 27

### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$490,000 00	\$539,625 00
Dominion Government stock .....	50,000 00	50,250 00
Canada bonds .....	8,760 00	8,439 40
Toronto City debentures .....	24,000 00	24,460 00
Hamilton City debentures .....	6,540 00	5,832 00
Town of Sarnia debentures .....	4,000 00	4,000 00
Village of Yorkville debentures .....	1,000 00	1,000 00
Village of Port Perry debentures .....	11,000 00	9,900 00
County of Essex debentures .....	20,000 00	20,400 00
County of West Gwillimbury debentures .....	615 00	615 00
Canadian Bank Commerce stock .....	24,000 00	27,600 00
Dominion Bank stock .....	10,000 00	11,500 00
Ontario Bank stock .....	11,800 00	8,378 00
Hamilton Bank stock .....	3,500 00	3,465 00
Federal Bank stock .....	4,200 00	4,242 00
Toronto Bank stock .....	10,000 00	12,250 00
Canada Permanent Loan and Savings Co. stock .....	19,500 00	34,125 00
Imperial Loan and Investment Co. stock .....	5,000 00	5,250 00
Farmers' Loan and Savings Co. stock .....	1,600 00	1,791 00
Ontario Saving and Investment Society stock .....	5,000 00	6,500 00
Western Canada Loan and Saving Co. stock .....	6,200 00	9,114 00
Huron and Erie Saving and Loan Society stock .....	40,950 00	53,235 00
Canada Landed Credit Co. stock .....	2,830 00	3,666 00
Freehold Loan and Saving Co. stock .....	15,120 00	21,924 00
Total par and market value .....	\$775,605 00	\$867,561 40

Cash in the Company's principal office, in currency .....	\$50,837 10
Cash belonging to the Company deposited in bank .....	70,061 96

867,561 40

Total amount of cash items .....	120,899 06
Interest due and accrued on stocks owned, not included in market value .....	14,503 11
Premiums in due course of collection .....	137,469 59
Bills receivable, not matured, for fire, marine and inland risks .....	50,581 74
Rents due and accrued .....	767 22

Aggregate amount of all actual available assets .....

\$1,328,612 48



*Items Not Admitted as Available Assets.*

Office furniture.....	\$6,422 21
Salvage claims.....	8,578 85
Total.....	<u>\$15,296 06</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$150,648 65	
Losses resisted, including interest, costs and expenses.....	2,500 00	
Total.....	<u>\$153,148 65</u>	
Deduct re-insurance thereon.....	6,350 00	
Net amount of all unpaid losses and claims.....		\$147,893 65
Unearned premiums, at 50 per cent. of premiums on fire risks under one year...	\$309,281 39	
Unearned premiums, pro rata, on fire risks running more than one year.....	99,655 20	
Unearned premiums, at 50 per cent. on inland navigation risks.....	2,030 72	
Unearned premiums, at 100 per cent. on marine risks.....	38,742 65	
Total unearned premiums as computed above.....		449,709 96
Cash dividends unpaid, due or to become due.....		26,591 83
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, \$26,853 34; re-assurances, \$1,739.84; total.....		28,093 18
Total liabilities, except capital and net surplus.....		<u>\$652,238 62</u>
Joint stock capital paid up in cash.....		500,000 00
Surplus beyond all liabilities.....		176,323 86
Aggregate liabilities, including paid-up capital and net surplus,		<u><u>\$1,328,612 48</u></u>

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Gross cash premiums received.....	\$825,090 72	\$151,340 48
Deduct re-insurance, rebate and return premiums.....	92,765 89	39,586 51
Net cash received for premiums.....	<u>\$732,324 83</u>	<u>\$111,753 97</u>
		\$844,078 80
Interest received on bonds and mortgages.....		1,689 49
Interest and dividends received from all other sources.....		38,633 95
Received for rent.....		3,779 10
Aggregate income received during the year in cash.....		<u><u>\$888,181 34</u></u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$431,178 69	\$107,292 76
Deduct salvages and re-insurances.....	17,588 83	30,062 61
Net amount paid for losses.....	<u>\$413,589 86</u>	<u>\$77,230 15</u>
		\$490,820 01
Cash dividends actually paid.....		49,920 74
Paid for commission and brokerage.....		141,090 07
Salaries and charges of officers, clerks and other employees.....		33,405 84
Amount paid for State, national and local taxes.....		12,683 52
All other payments.....		57,264 39
Aggregate expenses during the year in cash.....		<u><u>\$785,184 57</u></u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$65,874,505	\$706,304 95
Written or renewed during the year.....	99,974,999	811,961 43
Total.....	\$165,849,504	\$1,518,266 38
Deduct those expired and marked off as terminated.....	78,136,544	682,515 03
In force at the end of the year.....	\$87,712,960	\$835,751 35
Deduct amount re-insured.....	2,186,088	29,880 17
Net amount in force.....	\$85,526,872	\$805,871 18

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$581,630	\$32,695 70
Written or renewed during the year.....	17,745,080	152,593 47
Total.....	\$18,326,710	\$185,289 17
Deduct those expired and marked off as terminated.....	17,586,172	141,377 61
In force at the end of the year.....	\$741,538	\$43,911 56
Deduct amount re-insured.....	27,300	1,107 47
Net amount in force.....	\$714,238	\$42,804 09

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$68,057,025	\$618,562 78	1-2	\$309,281 39
1878.....	Two years.....	42,675	308 70	1-4	77 17
1879.....		71,900	633 16	3-4	474 87
1877.....	Three years.....	4,249,506	47,299 16	1-6	7,883 19
1878.....		4,605,826	47,877 32	1-2	23,938 66
1879.....		5,754,175	53,600 68	5-6	44,667 20
1878.....	Four years.....	29,550	308 14	5-8	194 55
1879.....		46,550	517 50	7-8	452 79
1875.....	Five years.....	173,050	2,873 23	1-10	287 32
1876.....		435,273	6,927 72	3-10	2,078 31
1877.....		452,250	6,851 32	1-2	3,425 66
1878.....		801,080	9,624 23	7-10	6,736 96
1879.....		811,012	10,487 24	9 10	9,438 52
Totals.....		\$85,526,872	\$805,871 18	.....	\$408,936 59

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$7,933,154 72
Total losses paid from organization to date.....	4,910,353 29
Total cash dividends declared since the Company commenced business.....	610,807 28
Total amount of the Company's stock owned by the directors at par value.....	70,750 00
Total amount of losses incurred during the year.....	569,448 80

# UNITED STATES BRANCH BRITISH AMERICA ASSUR- ANCE COMPANY.

No. 81 CEDAR STREET, NEW YORK.

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$490,000 00	\$539,635 00	
Dominion Government stock.....	50,000 00	50,250 00	
Canadian Bank Commerce stock.....	24,000 00	27,600 00	
Dominion Bank stock.....	10,000 00	11,500 00	
Ontario Bank stock.....	11,800 00	8,378 00	
Federal Bank stock.....	4,200 00	4,242 00	
Canada Permanent Loan and Savings Company stock.....	10,000 00	17,500 00	
Huron and Erie Saving and Loan Society stock.....	25,000 00	32,500 00	
Total par and market value.....	\$625,000 00	\$691,595 00	
Cash in the Company's principal office in currency.....	\$29,359 75		\$691,595 00
Cash belonging to the Company deposited in bank.....	30,163 89		
Total amount of cash items.....			59,523 64
Deposit in Mississippi, and interest due and accrued on stocks owned, not included in market value.....			11,633 00
Premiums in due course of collection.....			48,795 12
Bills receivable, not matured, for fire and inland risks.....			4,860 43
Aggregate amount of all actual available assets.....			\$816,407 19

*Items not Admitted as Available Assets.*

Office furniture.....	\$3,250 00
-----------------------	------------

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$75,803 52
Losses resisted, including interest, costs and expenses.....	2,500 00
Net amount of all unpaid losses and claims.....	\$78,303 52
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$192,449 07
Unearned premiums, pro rata, on fire risks running more than one year..	69,489 28
Unearned premiums, at 50 per cent. on inland navigation risks.....	1,902 72
Total unearned premiums as computed above.....	263,841 07
Commissions and other charges due and to become due to agents and brokers.....	10,639 02
Aggregate liabilities.....	\$352,783 61

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$566,713 64	\$25,495 59	
Deduct re-insurance, rebate and return premiums.....	65,279 00	2,744 90	
Net cash received for premiums.....	\$501,434 64	\$22,750 69	
			\$524,185 33
Interest and dividends received from all sources.....			16,411 41
Aggregate income received during the year in cash.....			\$540,596 74

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$303,519 43	\$20,875 03	
Deduct salvages and re-insurances.....	13,106 29	1,294 29	
Net amount paid for losses.....	\$290,413 14	\$19,580 74	
			\$309,993 88
Paid for commission and brokerage.....			97,990 48
Salaries and other charges of officers, clerks and other employees....			9,000 00
Amount paid for State, national and local taxes.....			12,683 52
All other payments.....			47,250 10
Aggregate expenditures during the year in cash.....			\$476,917 98

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$41,255,903	\$477,801 78
Written or renewed during the year.....	55,022,472	492,443 94
Total.....	\$96,278,375	\$970,245 72
Deduct those expired and marked off as terminated.....	49,557,587	450,216 63
In force at the end of the year.....	\$46,620,788	\$520,029 09
Deduct amount re-insured.....	854,858	9,007 82
Net amount in force.....	\$45,765,930	\$511,021 27
	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$195,450	\$3,506 29
Written or renewed during the year.....	6,290,402	24,537 17
Total.....	\$6,475,852	\$28,143 46
Deduct those expired and marked off as terminated.....	6,261,102	24,338 02
In force at the end of the year.....	\$214,750	\$3,805 44

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$34,226,862	\$384,896 15	1-2	\$192,449 07
1878.....	Two years.....	42,675	308 70	1-4	77 17
1879.....		71,900	533 16	3-4	474 87
1877.....	Three years.....	2,260,287	25,926 88	1-6	4,321 14
1878.....		2,626,375	29,156 22	1-2	14,078 12
1879.....		3,789,056	33,508 65	5-6	27,923 81
1878.....	Four years.....	29,550	308 14	5-8	194 55
1879.....		46,550	517 50	7-8	462 79
1875.....	Five years.....	173,050	2,873 23	1-10	287 82
1876.....		435,273	6,927 72	3-10	2,078 81
1877.....		452,250	6,651 32	1-2	8,426 66
1878.....		801,090	9,624 23	7-10	7,738 86
1879.....		811,012	10,497 24	9-10	9,498 62
Totals.....		\$45,765,930	\$511,021 17	.....	\$261,938 85

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,276 986 62
Total losses paid from organization to date.....	1,136,914 81
Total cash dividends declared since the Company commenced business.....	610,807 28
Total amount of the Company's stock owned by the directors at par value.....	70,750 00
Total amount of losses incurred during the year.....	340,810 83
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$120,500; Georgia, \$30,125; California, \$102,250; Mississippi, \$15,000; Canada, 16,160; Virginia, \$30,125.....	358,160 00

*Business in the State of New Jersey During the Year.*

Amount of risks written.....	\$755,153 00
Amount of premiums received.....	7,857 25
Amount of losses paid.....	2,952 87
Amount of losses incurred.....	2,960 10

## COMPAGNIE DE RE-ASSURANCES GENERALES.

## PARIS, FRANCE.

Incorporated June, 1879.

Commenced business July 1, 1879.

FERDINAND BARROT, *President.*A. NIVERT, *Manager.*

Capital stock authorized, Frs. 35,000,000.

Capital actually paid in, Frs. 8,750,000.

## I. ASSETS.

[Statement to September 30, 1879.]

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
French Government bonds.....	Frs. 7,000,000 00	Frs. 7,635,000 00
Paris, Lyons and Mediterranean Railway bonds..	325,000 00	251,712 50
South Railway bonds.....	325,000 00	247,650 00
East Railway bonds.....	325,000 00	245,700 00
Orleans Railway bonds.....	325,000 00	250,900 00
Total par and market value.....	Frs. 8,300,000 00	Frs. 8,631,962 50

Frs. 8,631,962 50

Cash in Company's principal office.....	Frs. 7,203 57
Cash belonging to the Company, deposited in Credit Mobilier of Paris....	181,549 65
Gross premiums in due course of collection, not more than 3 months due,	226,648 60

Total assets.....

9,047,364 32



## II. LIABILITIES.

Net amount of unpaid losses, (unadjusted).....	Frs. 12,146 34
Unearned premiums at 50 per cent. of premiums on fire risks, under one year.....	115,458 72
Salaries, rent, advertising, and other miscellaneous expenses.....	20,000 00
Other liabilities, viz.: taxes and assessments, Frs. 51,738.10; due and to become due to agents and brokers, Frs. 58,219.55; total,	109,957 65
Liabilities, except capital and net surplus.....	Frs. 257,562 71
Joint stock capital paid up in cash.....	8,750,000 00
Surplus beyond capital.....	39,801 61
Total liabilities, including paid-up capital and net surplus...	<u>Frs. 9,047,364 32</u>

## III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	Frs. 4,268 83
Interest and dividends on stocks, bonds, and stock loans.....	74,728 75
Income from tax on shares, advanced by company.....	51,738 10
Total income received during the year in cash.....	<u>Frs. 130,735 68</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	Frs. 970 98
Paid for commissions or brokerage.....	1,067 22
Paid for salaries, fees, and other charges of officers, clerks, agents, and other employees.....	13,945 33
Paid for State, national and local taxes.....	49,266 95
All other payments, viz.: establishment and other expenses.....	39,551 00
Total expenditures during the year in cash.....	<u>Frs. 104,801 48</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
Written during the year, and in force September 30, 1879.....	Frs. 107,749,470 00	Frs. 230,917 43

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	Frs. 230,917 43
Total losses paid from organization to date.....	970 98
Total amount of losses incurred during the year.....	13,117 32
Total amount of the Company's stock owned by the directors at par value.....	450,000 00
Amount deposited in different States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such States or countries: United States.....	300,000 00

# UNITED STATES BRANCH COMPAGNIE DE RE-ASSURANCES GENERALES.

No. 7 EXCHANGE PLACE, BOSTON, MASS.

JOHN C. PAIGE, Resident Manager.

## I. ASSETS.

United States bonds deposited with the trustees at Boston, (par value, \$300,000,).....	\$309,000 00
Cash belonging to the Company, deposited in Atlas National Bank, Boston. ....	10,000 00
Interest due and accrued, on stocks, not included in market value....	3,000 00
Gross premiums in due course of collection, not more than three months due.....	4,704 36
Total assets.....	<u>\$326,704 36</u>

## II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$2,283 71
Unearned premiums, pro rata, on fire risks running more than one year.....	84 79
Total unearned premiums as computed above.....	\$2,368 50
Salaries, rent, advertising, and other miscellaneous expenses.....	224 08
Other liabilities, viz.: taxes and assessments, \$108.65; due and to become due to agents and brokers, \$1,022.57; total.....	1,131 22
Aggregate liabilities.....	<u>\$3,723 80</u>

## III. INCOME DURING THE YEAR.

Received from home office.....	\$10,000 00
Total income received during the year in cash.....	<u>\$10,000 00</u>

## IV. MISCELLANEOUS.

### *Risks and Premiums.*

	Fire risks.	Premiums.
Written or renewed during the year.....	\$429,158	\$4,704 36
Deduct those expired and marked off as terminated.....	8,900	35 83
In force at the end of the year.....	<u>\$420,258</u>	<u>\$4,668 53</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$411,758	\$4,567 42	1-2	\$2,283 88
1879.....	Two years.....	2,500	33 61	3-4	25 21
1879.....	Three years.....	1,000	17 50	5-6	14 58
1879.....	Five years.....	5,000	50 00	9-10	45 00
Totals.....		\$420,258	\$4,668 53	.....	\$2,368 67

## COMMERCIAL UNION ASSURANCE COMPANY.

LONDON, ENGLAND.

Incorporated September 28, 1861.

Commenced business October 1, 1861.

ROBERT BARCLAY, *Vice Chairman.*S. STANLEY BROWN, *Secretary.*

Capital stock authorized, \$12,500,000.

Capital actually paid in, \$1,250,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered...	\$524,067 47
Loans on bond and mortgage (first liens).....	804,500 00
Loans on bond and mortgage upon which more than one year's interest is due.....	68,868 45
Interest due and unpaid on bond and mortgage loans.....	1,835 93

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Cost value.
Consols.....	\$50,000 00	\$46,337 35
New 3 per cent. stock.....	200,000 00	183,214 16
Reduced 3 per cent. stock.....	100,000 00	92,637 51
New Zealand Government 10-40 bonds.....	75,000 00	74,508 25
Indian Government 4 per cent. paper.....	4,165 67	3,958 34
Swedish 1876 loan.....	50,000 00	48,144 16
French Treasury 5 per cent. bonds.....	25,000 00	25,000 00
French Treasury 4½ per cent. bonds.....	75,000 00	75,937 02
Canada Dominion loan.....	57,500 00	51,928 12
Canada Dominion Consolidated stock.....	52,000 00	50,150 00
United States Funded loan 1881.....	300,000 00	314,920 90
United States New loan 1891.....	913,500 00	953,946 27
Brazilian Government stock.....	10,000 00	8,269 92
Belgian Renten.....	67,800 00	50,077 85
Sicnde, Punjab and Delhi Railway stock.....	85,000 00	86,570 43
Great Indian Peninsular Railway stock.....	25,000 00	29,385 79
Philadelphia and Reading Genl. Mort. bonds.....	15,000 00	13,612 50
Pittsburg and Conneville R. R. Consol. Mort. bonds.....	7,000 00	6,768 86
Allegheny Valley R. R. bonds.....	15,000 00	14,151 25
Paris, Lyons and Mediterranean Ry. Co. bonds.....	80,000 00	53,116 37
Trust and Loan Co. of Canada debentures.....	25,000 00	25,000 00

	Par value.	Cost value.
Odessa Water Works Co. debentures.....	\$25,000 00	\$25,000 00
City of Wellington debentures.....	125,000 00	127,218 76
New Zealand Loan, &c., Co. debentures.....	100,000 00	160,000 00
Sheffield Corporation debentures.....	75,000 00	75,000 00
Oamara Water Works debentures.....	50,000 00	51,862 50
Kew and other Bridges, Parliamentary deb't bonds.....	76,969 60	76,969 60
London and North Western Ry. ordinary stock.....	25,000 00	36,682 90
London and North Western Ry. perpet. pref. stock.....	7,500 00	9,000 00
North Eastern Railway consols.....	75,000 00	101,250 00
North Eastern Railway pref. 1876 stock.....	10,725 00	10,725 00
Manchester, Sheffield and Lincoln pref. stock.....	50,000 00	56,670 39
North British consol. pref. No. 2 stock.....	25,000 00	23,993 29
North British convertible pref. 1874 stock.....	25,000 00	30,425 68
Great Northern Railway 1876 stock.....	10,000 00	10,396 08
Southern and Vauxhall Water Co. pref. shares.....	50,000 00	50,000 00
Gas Light and Coke Co. A. stock.....	14,225 00	24,893 76
Total par and cost value.....	\$2,977,486 27	\$3,018,041 01

\$3,018,041 01

*Loans on Stock Collaterals.*

	Par value.	Amount loaned.
Orel-Vitebsk bonds.....	\$15,000 00	\$15,000 00
Loans on mortgages, reversions, etc.....		15,000 00
Cash in the Company's principal office in currency.....		322,358 16
Cash belonging to the Company deposited in banks.....		\$691 22
		397,065 69
Total amount of cash items.....		397,756 91
Interest due on stocks and loans.....		4,175 91
Premiums in due course of collection.....		690,663 91
Bills receivable, not matured, for fire, marine and inland risks.....		144,177 86
All other property, viz.: due for re-insurances on losses paid, \$15,- 235.88; stamps on hand, \$2,928.78; suspense account, \$2,856 80; total assets of life department, \$2,952,903.33; total.....		2,973,924 79
Aggregate amount of all actual available assets.....		\$8,965,370 40

*Items Not Admitted as Available Assets.*

Loans on personal property.....	\$93,181 37
Office furniture.....	10,150 78
Total.....	\$103,332 15

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$324,515 00
Unearned premiums.....	1,808,137 31
Net re-insurance reserve and other liabilities, except capital under the life insurance or any other special department.....	2,952,903 33
Cash dividends unpaid, due or to become due.....	248 76
All other demands against the Company, viz.: commissions and other charges due and to become due to agents and brokers, \$24,004.02; survey fees, \$6,300; fire deposits, \$930.94; bills payable, \$11,825; total.....	36,822 96
Total liabilities, except capital and net surplus.....	\$5,122,627 36
Joint stock capital paid up in cash.....	1,250,000 00
Surplus beyond all liabilities.....	2,592,743 04
Aggregate liabilities, including capital and net surplus.....	\$8,965,370 40

## III. INCOME DURING THE YEAR.

	Fire.	Marine.
Net cash received for premiums.....	\$2,988,219 02	\$875,243 69
Interest and dividends received from all sources.....		\$3,863,462 71
Income from all other sources, viz.: discount on policy stamps, \$94.88; transfer fees, \$187.50; total.....		210,408 86
		282 38
Total fire income.....		\$4,074,153 95
Total life income.....		750,534 03
Aggregate income received during the year in cash.....		\$4,824,687 99

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.
Net amount paid for losses.....	\$1,652,407 14	\$697,386 0
Cash dividends actually paid.....		\$2,349,793 22
Paid for commission and brokerage.....		187,414 27
Taxes, salaries and charges of officers, clerks and other employees...		567,782 96
All other payments, viz.: bad debts, \$2,645.73; subscriptions to Lloyd's Register, etc., \$4,198.21; investment reserve fund, \$15,- 426.35; total.....		550,616 02
		22,270 29
Total fire expenditures.....		\$3,677,876 86
Total life expenditures.....		551,343 20
Aggregate expenses during the year in cash.....		\$4,229,220 06

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$665,337,645	\$2,771,539 93
Written or renewed during the year.....	867,536,350	2,463,560 00
Total.....	\$1,532,873,995	\$6,235,099 93
Deduct those expired and marked off as terminated.....	752,091,280	3,117,896 93
In force at the end of the year.....	\$780,782,715	\$3,117,204 00
Deduct amount re-insured.....	117,062,268	460,929 39
Net amount in force.....	\$663,720,447	\$2,656,274 61

	Marine Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$37,262,130	\$479,540 00
Written or renewed during the year.....	98,102,160	1,016,065 00
Total.....	\$135,364,290	\$1,495,696 00
Deduct those expired and marked off as terminated.....	103,905,370	1,070,005 00
In force at the end of the year.....	\$31,448,920	\$425,690 00

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$39,391,703 00
Total losses paid from organization to date.....	25,543,055 06
Total cash dividends declared since the Company commenced business.....	2,045,000 00
Total amount of the Company's stock owned by the directors at par value.....	179,075 00
Total amount loaned to stockholders and officers.....	2,115 00
Total amount of losses incurred during the year: fire, \$1,466,569.61; marine, \$670,776.08.....	2,137,345 69
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries.....	1,429,293 06



# UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY.

Nos. 37 AND 39 WALL ST., NEW YORK CITY.

ALFRED PELL, Manager and Attorney in the United States.

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,213,600 00	\$1,280,075 00
Cash in the Company's principal office in currency.....		\$2,027 46
Cash belonging to the Company deposited in bank.....		191,772 63
Total amount of cash items.....		193,800 09
Interest due and accrued on stocks owned, not included in market value .....		3,426 00
Premiums in due course of collection.....		129,614 32
Bills receivable, not matured, for fire risks.....		46,475 56
Aggregate amount of all actual available assets.....		\$1,653,390 97

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$70,744 54
Losses resisted, including interest, costs and expenses.....	12,175 07
Total amount of claims for losses.....	\$82,919 61
Deduct re-insurance thereon.....	1,250 00
Net amount of all unpaid losses and claims.....	\$81,669 61
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$569,508 93
Unearned premiums, pro rata, on fire risks running more than one year.....	230,791 44
Total unearned premiums as computed above.....	780,300 37
All other demands against the Company, viz.: commissions and other charges due and to become due to agents and brokers, \$16,383.74; drafts not presented, \$2,734.23.....	19,117 97
Aggregate liabilities.....	\$881,087 95

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,440,817 28
Deduct re-insurance, rebate and return premiums.....	222,716 76
Net cash received for premiums (all fire).....	\$1,218,100 52
Interest and dividends received from all sources.....	57,347 12
Income from all other sources.....	17,668 01
Aggregate income received during the year in cash.....	\$1,293,115 65

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$774,528 86
Deduct salvages and re-insurances.....	25,523 00
Net amount paid for losses (all fire).....	\$749,005 86
Paid for commission and brokerage.....	201,457 60
Salaries and other charges of officers, clerks and other employees.....	72,460 24
Amount paid for State, national and local taxes.....	22,032 58
All other payments, viz.: rent, stationery, printing, &c.....	73,967 03
Aggregate expenditures during the year in cash.....	\$1,118,923 31

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$98,453,932	\$922,853 55
Written or renewed during the year.....	160,782,375	1,440,817 28
Total.....	\$259,236,307	\$2,433,670 83
Deduct those expired and marked off as terminated .....	94,126,188	895,156 74
In force at the end of the year.....	\$165,110,119	\$1,538,514 09
Deduct amount re-insured.....	3,154,521	39,612 65
Net amount in force.....	\$161,955,598	\$1,499,001 44

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$126,875,206	\$1,119,017 86	1-2	\$559,508 83
1878.....	Two years.....	96,300	778 59	1-4	194 64
1879.....		451,987	3,383 06	3-4	2,537 30
1877.....	Three years.....	4,322,681	45,296 31	1-6	7,549 38
1878.....		7,773,601	70,399 93	1-2	35,199 96
1879.....	Four years.....	8,993,207	79,153 79	5-6	65,961 50
1876.....		119,037	1,352 82	1-8	169 10
1877.....	Five years.....	220,631	2,215 31	3-8	830 80
1878.....		141,471	2,002 11	5-8	1,251 30
1879.....	Six years.....	281,307	2,587 16	7-8	2,263 76
1875.....		1,327,201	22,221 32	1-10	2,222 13
1876.....	Seven years.....	1,493,551	22,341 49	3-10	6,702 44
1877.....		1,599,161	26,663 10	1-2	13,331 55
1878.....	Eight years.....	3,709,444	44,260 61	7-10	30,982 42
1879.....		4,251,003	57,327 99	9-10	51,595 20
Totals.....		\$161,955,598	\$1,499,001 44	.....	\$780,300 37

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$6,241,672 65
Total losses paid from organization to date.....	3,480,228 26
Total amount of losses incurred during the year.....	782,340 62
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia, \$50,000; Georgia, \$25,000; Oregon, \$50,000; North Carolina, \$10,000; Ohio, \$100,000; total.....	285,000 00

*Business in the State of New Jersey During the Year,*

Amount of fire risks written.....	\$5,436,910 43
Amount of fire premiums received.....	43,450 90
Amount of losses incurred.....	3,687 67
Amount of fire losses paid.....	5,687 67

## GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

## LONDON, ENGLAND.

Incorporated December 17, 1821.

Commenced business December 17, 1821.

RICHARD M. HARVEY, *Chairman.*THOMAS G. C. BROWNE, *Secretary.*

Capital stock authorized, \$10,000,000.

Capital actually paid in, \$5,000,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered,	\$162,355 00
Loans on bond and mortgage (first liens).....	5,938,101 66
Interest accrued on bond and mortgage loans.....	101,167 50

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Three per cent. reduced annuities.....	\$171,950 85	\$161,533 79
New 3 per cent. annuities.....	478,204 56	449,512 27
Government terminable annuities.....	34,036 40	34,036 40
Canada 4 per cent. guaranteed Dominion bonds.....	445,000 00	458,350 00
India 5 per cent. enfaced debentures.....	50,000 00	39,500 00
India 5½ per cent. enfaced notes.....	91,000 00	72,117 50
Metropolitan Board of Works, 3¼ per cent. consols.....	158,872 06	155,297 46
Bank of England stock.....	16,199 71	40,094 27
City of London bonds.....	251,000 00	251,000 00
Great Eastern Railway Debenture stock.....	125,000 00	148,750 00
South Eastern Railway Debenture stock.....	250,000 00	312,500 00
South Western Railway Debenture stock.....	50,000 00	51,500 00
Great Western Railway Debenture stock.....	225,000 00	231,750 00
Metropolitan Railway Debenture stock.....	170,000 00	170,000 00
London and Brighton Railway Debenture stock.....	200,000 00	224,000 00
Manchester and Sheffield Railway Debenture stock.....	250,000 00	277,500 00
Great Eastern Railway Debenture stock.....	250,000 00	272,500 00
Glasgow and South Western Railway Debenture stock.....	100,000 00	99,250 00
Midland Railway Rent Charge stock.....	50,000 00	49,875 00
London and Blackwall Railway Consolidated stock.....	50,000 00	53,750 00
City of Glasgow Union Railway Guaranteed stock.....	200,000 00	231,500 00
London and St. Katharine Docks Co. Debenture stock.....	25,000 00	24,800 00
London and St. Katharine Docks Co. Preferred stock.....	50,000 00	50,825 00
East India Railway Guaranteed stock.....	125,000 00	133,437 50
East India Railway Guaranteed bonds.....	150,000 00	149,625 00
India Government 4 per cent. debentures.....	75,000 00	72,375 00
Grand Junction Water Works Co. bonds.....	100,000 00	100,000 00
Mersey Docks and Harbor Board bonds.....	250,000 00	250,000 00
Land Securities Co. bonds.....	225,000 00	225,000 00
London and St. Katharine Docks Co. bonds.....	50,000 00	50,000 00
Prince Edward Island Guaranteed bonds.....	50,000 00	52,500 00
South Australian Government bonds.....	132,500 00	133,350 00
Victoria (Australia) Government bonds.....	150,000 00	140,000 00
New South Wales Government bonds.....	138,000 00	140,085 00
Cape of Good Hope Government bonds.....	184,000 00	168,498 75
Ceylon Government bonds.....	20,000 00	20,800 00
Canada Dominion Government stock.....	103,092 83	103,092 83
United States bonds.....	745,000 00	798,156 25
Sinde, Punjab and Delhi Guaranteed shares.....	12,500 00	14,657 50
Madras Railway Guaranteed stock.....	25,000 00	27,750 00
South Indian Railway Guaranteed stock.....	25,000 00	28,000 00
Sinde, Punjab and Delhi Railway Guaranteed stock.....	25,000 00	27,750 00
Oude and Rohilkund Railway Guaranteed stock.....	15,000 00	17,100 00

Total par and market value.....	\$6,291,356 41	\$6,512,249 52
---------------------------------	----------------	----------------

\$6,512,249 52

## Other loans made by the company :

Mortgages of life interests in real estate in the United Kingdom, and of policies of life assurance in this Company and other British Companies (the net rental of the estate being considerably in excess of the premium and interest).....	\$771,701 37	
Annuities and reversions purchased, secured on real estate as above, and by grants of annuities and life policies of British companies.....	349,310 17	
Loans on this Company's life policies within the surrender value.....	167,050 83	
Loans on public and local rates in the United Kingdom.....	199,321 53	
New London and Brazilian Bank, Rio de Janeiro (Government deposit)....	5,100 00	
<b>Total amount of other loans.....</b>		<b>\$1,492,883 90</b>
Cash in the Company's principal and branch office, in currency.....	\$2,079 96	
Cash belonging to the Company deposited in bank.....	288,617 46	
<b>Total amount of cash items.....</b>		<b>290,697 42</b>
Interest due and accrued on stocks owned, not included in market value.....		112,434 02
Premiums in due course of collection, and agents' balances.....		251,239 37
<b>Aggregate amount of all actual available assets.....</b>		<b>\$14,861,128 39</b>

*Items not Admitted as Available Assets.*

London Salvage Corps stock.....	\$3,000 00
Bills receivable.....	71,230 31
<b>Total.....</b>	<b>\$74,230 31</b>

## II. LIABILITIES.

Net amount of all unpaid fire losses and claims.....	\$100,890 00
Unearned premiums.....	581,000 00
All other liabilities, except capital under the life insurance department.....	7,346,745 25
Annuity and endowment fund.....	30,655 63
Cash dividends unpaid, due or to become due.....	23,889 13
Salaries and other miscellaneous expenses, due and accrued.....	13,334 60
Premiums due for re-insurances.....	59,601 77
<b>Total liabilities, except capital and net surplus.....</b>	<b>\$8,156,116 38</b>
Joint stock capital paid up in cash.....	5,000,000 00
Surplus beyond all liabilities.....	1,705,012 01
<b>Aggregate liabilities, including capital and net surplus.....</b>	<b>\$14,861,128 39</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,510,092 40
Deduct re-insurance, rebate and return premiums.....	218,988 08
<b>Net cash received for premiums (all fire).....</b>	<b>\$1,291,104 32</b>
Interest and dividends received from all other sources.....	308,818 68
<b>Total fire income.....</b>	<b>\$1,599,923 00</b>
<b>Total life income.....</b>	<b>901,367 77</b>
<b>Aggregate income received during the year in cash.....</b>	<b>\$2,501,290 77</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$822,408 96
Deduct salvages and re-insurances.....	166,684 12
<b>Net amount paid for losses (all fire).....</b>	<b>\$655,724 84</b>

Cash dividends actually paid.....	\$325,000 00
Paid for commission. ....	201,195 22
Taxes, salaries and charges of officers, clerks and other employees...	149,371 06
Agents' bad debts and depreciation of India Government paper.....	11,975 78
Total fire expenditures .....	\$1,343,266 90
Total life expenditures .....	816,985 52
Aggregate expenses during the year in cash.....	\$2,160,252 42

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$261,094,400	\$942,240 00
Written or renewed during the year.....	514,378,690	1,291,100 00
Total.....	\$775,473,090	\$2,233,340 00
Deduct those expired and marked off as terminated.....	478,312,500	1,090,230 00
Net amount in force.....	\$297,160,590	\$1,143,110 00

*General Interrogatories.*

Total fire premiums received from the organization of the Company to date.....	\$16,790,259 32
Total fire losses paid from organization to date.....	8,573,969 84
Total cash dividends declared since the Company commenced business.....	10,071,250 00
Total amount of the Company's stock owned by the directors at par value.....	171,000 00
Total amount loaned to stockholders .....	175,000 00
Total amount of fire losses incurred during the year.....	665,724 84
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000; New York, \$673,156.25; Ohio, \$100,000; Canada, \$108,092.83; Brazil, \$5,100; total.....	906,349 08

## UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY OF LONDON.

Nos. 50 AND 52 WILLIAM STREET, NEW YORK CITY.

HENRY E. BOWERS, *Manager.*

## I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$745,000 00	\$769,600 00
		\$769,600 00



Cash belonging to the Company deposited in banks.....	\$51,229 86
Interest due and accrued on stocks owned, not included in market value.....	8,700 00
Premiums in due course of collection.....	32,443 62
Aggregate amount of all actual available assets.....	<u>\$861,973 48</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$25,250 47
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$72,105 43
Unearned premiums, pro rata, on fire risks running more than one year .....	45,677 91
Total unearned premiums as computed above.....	117,783 34
Salaries and other miscellaneous expenses, due and accrued.....	667 97
All other demands against the Company, viz.: taxes and assessments, \$1,210.71; commissions and other charges due and to become due to agents and brokers, \$5,436.56; return premiums, \$1,523.27; total.....	8,170 54
Aggregate liabilities.....	<u>\$151,872 32</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$274,907 28
Deduct re-insurance, rebate and return premiums.....	74,541 09
Net cash received for premiums (all fire).....	\$200,366 19
Interest and dividends received from all sources.....	40,050 30
Aggregate income received during the year in cash.....	<u>\$240,416 49</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$152,131 28
Salaries and other charges of officers, clerks and other employees.....	26,432 63
Amount paid for State, national and local taxes.....	6,587 87
All other payments.....	13,422 60
Remitted to London.....	443,138 16
Aggregate expenditures during the year in cash.....	<u>\$198,574 38</u>

## V. MISCELLANEOUS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$21,059,681	\$173,546 53
Written or renewed during the year.....	40,499,012	281,687 50
Total.....	61,558,693	455,234 03
Deduct those expired and marked off as terminated.....	35,204,949	231,687 50
In force at the end of the year.....	\$26,353,744	\$223,546 53
Deduct amount re-insured.....	821,675	2,187 65
Net amount in force.....	\$26,032,069	\$221,358 88

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$17,391,030	\$144,210 87	1-2	\$72,105 43
1878.....	Two years.....	4,000	44 50	1-4	11 13
1879.....		5,000	43 28	3-4	32 46
1877.....	Three years.....	1,457,880	11,455 33	1-6	1,909 22
1878.....		1,559,891	11,746 72	1-2	5,873 36
1879.....		2,002,838	14,497 20	5-6	12,081 00
1876.....	Four years.....	1,000	11 15	1-8	1 40
1877.....		3,600	36 00	3-8	13 50
1878.....		13,400	136 50	5-8	85 21
1879.....	Five years.....	27,637	277 63	7-8	242 93
1875.....		102,500	1,454 88	1-10	145 48
1876.....		298,600	3,487 75	3-10	1,046 34
1877.....	Five years.....	1,439,133	14,121 81	1-2	7,060 90
1878.....		1,073,208	11,813 47	7-10	8,269 38
1879.....		974,027	9,894 95	9-10	8,905 05
Totals.....		\$26,353,744	\$223,232 04	.....	\$117,783 34

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,230,511 40
Total losses paid from organization to date.....	344,943 29
Total amount of losses incurred during the year.....	169,369 53
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000; Ohio, \$100,000; total.....	125,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$564,595 39
Amount of fire premiums received.....	5,052 92
Amount of fire losses paid.....	3,374 55
Amount of losses incurred.....	1,252 52

## HAMBURG-BREMEN FIRE INSURANCE COMPANY.

## HAMBURG, GERMANY.

Incorporated, 1854.

Commenced business February 1, 1855.

WM. GOSSLER, *President.*ALFRED KLAUHOLD, *Managing Director.*

Capital stock authorized, \$1,500,000.

Capital actually paid in, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$83,491 96
---	-------------

Value of lands mortgaged.....	\$61,546 25
Buildings .....	126,550 00
Total value of mortgaged premises.....	<u>\$188,096 25</u>

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$664,000 00	\$702,070 00
German Empire bonds.....	25,000 00	23,750 00
German Reichsbank stock.....	4,500 00	7,020 00
Norddeutsche Bank stock.....	28,125 00	39,375 00
Vereinsbank stock.....	3,000 00	4,406 25
Hamburg Government bonds.....	21,900 00	22,366 50
Sundry German Railroad bonds.....	108,412 50	98,833 50
Total par and market value.....	<u>\$854,937 50</u>	<u>\$897,821 25</u>

\$897,821 25

Cash in the Company's principal office in currency.....	\$2,579 24
Cash belonging to the Company deposited in banks.....	<u>147,559 27</u>

Total amount of cash items.....	150,138 51
Premiums in due course of collection.....	63,574 62
Bills of exchange.....	<u>39,095 96</u>

Aggregate amount of all actual available assets..... \$1,234,122 30

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$81,713 79
Deduct re-insurance thereon.....	<u>50,686 61</u>

Net amount of all unpaid losses and claims..... \$31,027 18

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$277,066 00
Unearned premiums, pro rata, on fire risks running more than one year.....	<u>47,371 91</u>

Total unearned premiums as computed above..... 324,437 91

Cash dividends unpaid, due or to become due.....	60 00
--	-------

Due to companies for re-insurance..... 210,176 37

Total liabilities, except capital and net surplus..... \$565,701 46

Joint stock capital paid up in cash.....	300,000 00
--	------------

Surplus beyond all liabilities..... 368,420 84

Aggregate liabilities, including capital and net surplus..... \$1,234,122 30

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$616,234 85
Deduct re-insurance, rebate and return premiums.....	<u>267,267 65</u>

Net cash received for premiums (all fire)..... \$348,967 20

Interest and dividends received from all sources.....	<u>31,901 38</u>
---	------------------

Aggregate income received during the year in cash..... \$380,868 58

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$366,133 06
Deduct salvages and re-insurances.....	<u>210,643 89</u>

Net amount paid for losses (all fire)..... \$155,590 17

Cash dividends actually paid.....	62,250 00
-----------------------------------	-----------

Paid for commission and brokerage..... 107,898 97

Salaries and charges of officers, clerks and other employees.....	\$60,717 55
Amount paid for State, national and local taxes.....	7,661 89
Aggregate expenses during the year, in cash.....	<u>\$394,118 58</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$126,572,380	\$663,264 77
Written or renewed during the year.....	111,760,710	616,224 85
Total.....	<u>\$238,333,000</u>	<u>\$1,279,489 62</u>
Deduct those expired and marked off as terminated.....	140,207,783	644,041 64
In force at the end of the year.....	<u>\$98,125,307</u>	<u>\$635,447 98</u>
Deduct amount re-insured.....	43,162,062	343,043 50
Net amount in force.....	<u>\$54,953,255</u>	<u>\$292,404 48</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1878.....	One year or less.....	\$83,706,964	\$534,132 00	1-2	\$277,066 00
1877.....	Two years.....	55,480	644 57	1-4	161 14
1878.....		79,381	1,223 52	3-4	842 64
1876.....	Three years.....	649,853	8,052 33	1-6	1,342 05
1877.....		938,980	11,171 13	1-2	5,585 57
1878.....		1,211,233	12,886 37	5-6	10,738 64
1875.....	Four years.....	3,300	50 55	1-8	7 44
1876.....		2,500	50 00	3-8	18 75
1877.....		23,575	216 28	5-8	135 17
1878.....		13,840	138 25	7-8	121 85
1874.....		1,860,827	4,864 62	1-10	486 46
1875.....	Five years.....	1,882,544	6,354 84	3-10	1,906 45
1876.....		2,305,736	9,503 42	1-2	4,751 71
1877.....		2,001,109	11,755 24	7-10	8,228 67
1878.....		3,462,895	14,494 86	9-10	13,045 37
Totals.....		<u>\$98,125,307</u>	<u>\$635,447 98</u>	<u>.....</u>	<u>\$324,437 91</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$7,126,380 25
Total losses paid from organization to date.....	2,088,512 00
Total cash dividends declared since the company commenced business.....	531,250 00
Total amount of the Company's stock owned by the directors at par value.....	21,925 00
Total amount of losses incurred during the year.....	132,702 17
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of New York, \$236,600; Georgia, \$25,937.50; with trustees, \$150,981.25; Ohio, \$108,125; Oregon, \$52,375; total.....	573,668 75

# UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY.

No. 178 BROADWAY, NEW YORK CITY.

SOPHIUS VON DORRIEN, *Manager.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$600,000 00	\$625,673 75	
			\$625,673 75

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.	
United States bonds.....	\$100,000 00	\$103,375 00	\$100,000 00	
Cash belonging to the Company deposited in banks.....				100,000 00
Premiums in due course of collection.....				23,325 64
				31,409 29
Aggregate amount of all actual available assets.....				\$780,408 68

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$39,515 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$184,756 05
Unearned premiums, pro rata, on fire risks running more than one year....	30,993 28
Total unearned premiums as computed above.....	215,749 33
Aggregate liabilities. ....	\$255,264 33

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$471,151 79
Deduct re-insurance, rebate and return premiums.....	55,609 71
Net cash received for premiums (all fire).....	\$415,542 08
Interest received on bonds.....	24,112 35
Interest and dividends received from all other sources.....	1,618 15
Aggregate income received during the year in cash.....	\$441,272 58

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$269,606 00
Paid for commission and brokerage.....	83,399 45
Salaries and charges of officers, clerks and other employees.....	19,698 35
Amount paid for State, national and local taxes.....	9,159 05



All other payments, viz.: rent, printing, advertising, stationery, patrol, expressage, etc.....	\$25,428 34
Aggregate expenses during the year in cash.....	\$407,291 19

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st of December of the preceding year .....	\$35,419,897	\$587,444 12
Written or renewed during the year .....	47,883,512	467,052 11
Total .....	\$82,803,409	\$954,496 23
Deduct those expired and marked off as terminated .....	43,729,270	426,520 63
In force at the end of the year.....	\$39,074,139	\$427,975 60
Deduct amount re-insured.....	165,380	1,929 07
Net amount in force.....	\$38,908,759	\$426,046 53

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$33,896,028	\$369,512 09	1-2	\$184,756 05
1878.....		79,381	1,123 52	1-4	280 88
1879.....	Two years.....	91,427	942 24	3-4	706 68
1877.....		958,980	11,171 13	1-6	1,861 85
1878.....	Three years.....	1,211,293	12,886 37	1-2	6,443 19
1879.....		1,565,990	17,008 31	5-6	14,173 59
1876.....		2,500	50 00	1-8	6 25
1877.....	Four years.....	23,575	216 28	3-8	81 10
1878.....		13,840	139 25	5-8	87 02
1879.....		15,000	173 80	7-8	152 08
1875.....		215,925	3,041 44	1-10	304 14
1876.....		236,350	3,084 36	3-10	925 31
1877.....	Five years.....	266,750	3,144 35	1-2	1,572 18
1878.....		237,700	2,676 02	7-10	1,873 21
1879.....		259,400	2,806 44	9-10	2,525 80
Totals.....		\$39,074,139	\$427,975 60	.....	\$215,749 33

*General Interrogatories.*

Total amount of losses incurred during the year.....	\$277,628 22
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$100,000; Oregon, \$50,000.....	150,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$688,802 00
Amount of fire premiums received .....	6,126 36
Amount of fire losses paid.....	1,252 87
Amount of losses incurred.....	1,232 87

## HAMBURG MAGDEBURG FIRE INSURANCE COMPANY.

## HAMBURG, GERMANY.

Organized or incorporated March 21, 1876. Commenced business April 4, 1876.

RUDOLPH GÖTTE, *President.*

JOHN HÜPEDEN, *Secretary.*

Capital stock authorized, \$625,000.

Capital actually paid in, \$625,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered,	\$38,228 58
Loans on bond and mortgage (first liens).....	223,250 00
Interest accrued on bond and mortgage loans.....	2,259 28

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Berlin-Hamburg Railway Preferred shares.....	\$4,125 00	\$4,179 84
Altona-Kiel Railway Preferred shares.....	6,500 00	6,565 00
Rhenish Railway Co. shares.....	4,650 00	4,824 38
Hamburg State loans.....	27,675 00	27,853 50
Bremen State loans.....	9,675 00	9,795 94
Altona Town loans.....	10,000 00	10,100 00
Prussian Consols.....	12,500 00	11,921 87
Imperial German loan.....	1,125 00	1,071 56
Brazilian Apolices Series.....	5,000 00	4,690 35
American Funded loan ..	282,000 00	295,395 00
Total par and market value.....	\$363,250 00	\$376,397 44

376,397 44

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
German Railway shares.....	\$22,125 00	\$14,575 00	\$13,000 00
Hamburg Banks shares.....	6,562 50	7,965 00	7,000 00
German Loans shares.....	28,965 00	29,930 00	26,125 00
Russian State Loan shares.....	9,382 50	8,630 00	7,500 00
Austria-Hungarian Loan shares.....	16,600 00	14,200 00	12,375 00
Swedish Loan shares.....	2,262 50	2,262 50	2,025 00
Total amount.....	\$85,917 50	\$77,562 50	\$68,025 00

Cash in Company's principal office in currency and in banks.....	68,025 00
Interest due and accrued on collateral loans and on stocks owned, not included in market value. ....	57,821 10
Premiums in due course of collection and all other property.....	1,322 76
	46,475 21

Aggregate amount of all actual available assets..... \$813,779 37

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$30,688 50
Deduct re-insurance thereon.....	4,128 25
Net amount of all unpaid losses and claims.....	\$26,480 25
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, \$103,378 34	
Unearned premiums, pro rata, on fire risks running more than one year.....	21,972 28
Total unearned premiums as computed above.....	125,350 62
Cash dividends unpaid, due or to become due.....	22,500 00
All other demands against the Company.....	11,948 50
Total liabilities, except capital and net surplus.....	\$186,279 37
Joint stock capital paid up in cash.....	625,000 00
Surplus beyond all liabilities..	2,500 00
Aggregate liabilities, including capital and net surplus.....	\$813,779 37

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$583,999 05
Deduct re-insurance, rebate and return premiums.....	166,766 33
Net cash received for premiums (all fire).....	\$417,232 72
Interest received on bonds and mortgages.....	10,392 75
Interest and dividends received from all other sources.....	18,212 92
Income from all other sources.....	5,364 58
Aggregate income received during the year in cash.....	\$451,202 97

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$234,238 96
Deduct salvages and re-insurances.....	24,022 99
Net amount paid for losses (all fire).....	\$210,215 97
Paid for commission and brokerage.....	77,798 55
Salaries and charges of officers, clerks and other employees.....	8,634 25
Amount paid for State, national and local taxes.....	2,990 41
All other payments..	8,785 04
Aggregate expenses during the year in cash.....	\$308,424 22

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$58,965,416	\$136,285 07
Written or renewed during the year.....	113,569,398	447,713 98
Total.....	\$172,534,814	\$583,999 05
Deduct those expired and marked off as terminated.....	85,722,864	353,767 92
In force at the end of the year.....	\$86,811,960	\$230,231 13
Deduct amount re-insured.....	10,091,610	55,961 21
Net amount in force.....	\$76,720,350	\$174,269 92

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$78,537,095	\$206,756 68	1-2	\$103,378 34
Over one year.....		8,284,805	23,474 45	pro rata	21,972 28
Totals.....		\$86,811,960	\$230,231 13		\$125,350 62

# UNITED STATES BRANCH OF THE HAMBURG-MAG- DEBURG FIRE INSURANCE COMPANY.

No. 161 BROADWAY, NEW YORK CITY.

E. KOHLER, *Manager*.

## I. ASSETS.

Loans on bond and mortgage (first liens)..... \$635 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$372,000 00	\$386,715 00	
			395,715 00
Cash in the Company's principal office in currency.....		\$1,486 77	
Cash belonging to the Company deposited in banks.....		23,037 25	

Total amount of cash items.....	24,524 02
Interest due and accrued.....	4 62
Premiums in due course of collection.....	28,510 76
Bills receivable, not matured, for fire risks,.....	150 00

Aggregate amount of all actual available assets..... \$449,539 40

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,256 92
Losses unadjusted, including all reported and supposed losses.....	17,680 00
Losses restated, including interest, costs and expenses.....	8,000 00

Net amount of all unpaid losses and claims..... \$30,936 32

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$99,921 44
Unearned premiums, pro rata, on fire risks running more than one year.....	12,235 00

Total unearned premiums as computed above,..... 112,156 44

All other demands against the Company, viz.: commissions and other charges due and to become due to agents and brokers, \$2,189.28; return premiums, \$49.87; total.....	2,239 15
--	----------

Aggregate liabilities..... \$145,332 51

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$229,190 51
Deduct re-insurance, rebate and return premiums.....	26,146 13

Net cash received for premiums (all fire)..... \$203,044 38

Interest received on bonds and mortgages.....	84 00
---	-------

Interest and dividends received from all other sources.....	14,302 69
---	-----------

Received from home office.....	\$72,000 00
--------------------------------	-------------

Aggregate income received during the year in cash..... \$217,431 07

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$101,955 80	
Deduct salvages and re-insurances.....	2,344 59	
Net amount paid for losses (all fire).....		\$99,621 21
Paid for commission and brokerage.....		53,115 71
Salaries and charges of officers, clerks and other employees.....		2,338 67
Amount paid for State, national and local taxes.....		3,727 26
All other payments.....		24,508 16
Aggregate expenses during the year in cash.....		<u>\$183,311 01</u>

## V. MISCELLANEOUS.

*Risks and Premiums*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$7,782,606	\$94,225 38
Written or renewed during the year.....	22,307,178	248,604 02
Total.....	<u>\$29,989,784</u>	<u>\$342,829 40</u>
Deduct those expired and marked off as terminated.....	12,787,170	126,881 73
In force at the end of the year.....	\$17,202,614	\$216,147 67
Deduct amount re-insured.....	97,170	947 89
Net amount in force.....	<u>\$17,105,444</u>	<u>\$215,199 78</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$15,880,408	\$199,842 89	1-2	\$99,921 44
1878.....		16,900	201 20	1-4	50 30
1879.....	Two years.....	17,547	244 84	3-4	183 64
1877.....		93,600	1,467 55	1-5	244 89
1878.....	Three years.....	130,900	1,445 90	1-2	722 95
1879.....		714,175	8,267 70	5-6	6,889 76
1878.....	Four years.....	23,600	210 25	5-8	181 35
1879.....		11,600	141 15	7-8	123 51
1878.....	Five years.....	2,500	25 00	7-10	17 50
1879.....		321,984	4,301 19	9-10	3,871 07
Totals.....		<u>\$17,202,614</u>	<u>\$216,147 67</u>	.....	<u>\$112,156 44</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$639,463 71
Amount of fire premiums received..	5,523 39



## IMPERIAL FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

Incorporated 1803.

Commenced business 1803.

WILLIAM HAWTHORN, *Chairman.*EDWARD COZENS SMITH, *Secretary.*

Capital stock authorized, \$8,800,000.

Capital actually paid in, \$3,500,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered..	\$1,002,344 00
Loans on bond and mortgage (first liens).....	126,450 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Three per cent. consols.....	\$473,015 00	\$449,263 00
New three per cents.....	1,097,580 00	1,041,327 00
Reduced three per cents.....	250,000 00	237,187 00
Four per cent. Canada guaranteed loan.....	315,000 00	327,600 00
Bank of England stock.....	100,000 00	250,000 00
Blackfriars Bridge City bonds.....	50,000 00	50,000 00
Holborn Viaduct City bonds.....	97,500 00	97,612 00
Metropolitan Cattle Market City bonds.....	35,000 00	35,000 00
East and West India Dock Co. debenture stock.....	100,000 00	99,000 00
Mersey Docks bond.....	75,000 00	75,000 00
London and St. Katharine Dock Co. stock.....	250,000 00	255,000 00
General Steam Navigation Co. preferred shares.....	50,000 00	52,500 00
Glasgow Union Railway guaranteed preferred shares.....	100,000 00	116,000 00
Great Eastern Railway stock.....	162,500 00	177,000 00
Great Northern Railway stock.....	317,875 00	327,727 00
Great Western Railway stock.....	60,000 00	71,750 00
Llynvi and Ogmore Railway guaranteed stock.....	70,000 00	93,100 00
London, Brighton and South Coast Railway stock.....	10,000 00	11,200 00
London and North Western Railway stock.....	18,000 00	17,820 00
London and South Western Railway stock.....	55,000 00	56,950 00
Metropolitan Railway preferred stock.....	30,000 00	36,000 00
Midland Railway preferred stock.....	30,000 00	32,100 00
North British Railway preferred stock.....	100,000 00	95,000 00
North Eastern Railway cons'd preferred stock.....	20,000 00	20,200 00
North Eastern Railway (Rythe & Tyne) preferred stock.....	50,000 00	49,500 00
East Indian Railway debentures.....	80,000 00	78,050 00
Oude and Rohilkund Railway debentures.....	100,000 00	97,750 00
Madras Railway guaranteed stock.....	75,000 00	83,250 00
India 4 per cent. stock.....	100,000 00	100,000 00
Cape of Good Hope Government debenture bonds.....	100,000 00	92,250 00
Victorian Government debentures.....	75,000 00	69,375 00
New South Wales Government debentures.....	50,000 00	49,000 00
Queensland Government debentures.....	65,000 00	58,500 00
South Australian Government bonds.....	15,000 00	16,200 00
New Zealand Government debentures.....	150,000 00	141,000 00
New Zealand consols.....	50,000 00	51,500 00
Prince Edward Island Government bonds.....	25,000 00	27,000 00
Canada Inscribed stock.....	48,557 00	52,500 00
Canada Dominion stock.....	51,400 00	52,848 00
Tennessee bonds.....	8,000 00	2,100 00
Virginia State bonds and certificates.....	85,000 00	55,900 00
United States bonds.....	642,800 00	685,171 00
Alabama State bonds.....	10,000 00	2,200 00
Tennessee State bonds.....	20,000 00	7,000 00
South Carolina State bonds.....	20,000 00	8,000 00
Nutch 4 per cent. inscriptions.....	41,655 00	40,416 00
Russian State Bank notes and redemption certificates.....	14,925 00	15,846 00
Russian notes of the State Sinking Fund Com'n.....	10,000 00	11,191 00
Russian Obligation, 2d Interior loan.....	50 00	90 00

	Par value.	Market value.
Russian State Treasury Bank note.....	£25 00	£33 00
Baden 4 per cent. stock.....	25,000 00	21,641 00
Bavarian 4½ per cent. bonds.....	20,830 00	20,641 00
Bavarian 4½ per cent. Railway Obligatory loan.....	1,455 00	1,527 00
Brazilian 6 per cent. stock.....	5,500 00	5,076 00
Total par and market value.....	\$5,805,787 00	\$5,920,241 00
Cash in the Company's principal office in currency.....		\$1,705 00
Cash belonging to the Company deposited in banks.....		118,858 00
Total amount of cash items.....		120,563 00
Premiums in due course of collection.....		538,941 00
Bills receivable, not matured, for fire risks.....		87,980 00
All other property.....		6,896 00
Aggregate amount of all actual, available assets.....		\$7,803,415 00

*Items Not Admitted as Available Assets.*

Company's own stock.....	\$22,950 00
Leasehold property.....	39,712 00
London Salvage Corps shares.....	7,118 00
Total.....	\$69,775 00

II. LIABILITIES.

Bills payable, not yet due.....	\$7,446 00
All unpaid losses and claims.....	566,155 00
Unearned premiums.....	940,055 00
Cash dividends unpaid due or to become due.....	9,158 00
Salaries and other miscellaneous expenses due and accrued.....	6,262 00
All other demands against the Company.....	120,530 00
Total liabilities, except capital and net surplus.....	\$1,649,606 00
Joint stock capital paid up in cash.....	3,500,000 00
Surplus beyond all liabilities.....	2,653,809 00
Aggregate liabilities, including capital and net surplus.....	\$7,803,415 00

III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	\$2,848,665 00
Interest and dividends received from all sources.....	252,734 00
Aggregate income received during the year in cash.....	\$3,101,399 00

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,426,371 00
Cash dividends actually paid.....	420,000 00
Paid for commission and brokerage.....	530,186 00
Salaries and charges of officers, clerks and other employees.....	138,458 00
All other payments.....	192,423 00
Aggregate expenses during the year in cash.....	\$2,707,438 00

V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$495,542,965	\$1,492,760 00
Written or renewed during the year.....	1,092,501,245	3,316,795 00
Total.....	\$1,588,044,210	\$4,809,555 00
Deduct those expired and marked off as terminated.....	984,353,985	2,947,350 00
In force at the end of the year.....	\$603,690,225	\$1,862,205 00
Deduct amount re-insured.....	135,215,105	468,130 00
Net amount in force.....	\$468,475,120	\$1,394,075 00

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$59,457,649 00
Total losses paid from organization to date.....	33,621,611 00
Total cash dividends declared since the Company commenced business.....	11,062,000 00
Total amount of the Company's stock owned by the directors at par value.....	500,500 00
Total amount of fire losses incurred during the year.....	1,426,371 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of New York, \$222,300; Ohio, \$120,000; Virginia, \$93,000; Oregon, \$50,000; Georgia, \$25,000; total.....	\$510,300 00

UNITED STATES BRANCH OF THE IMPERIAL FIRE  
INSURANCE COMPANY.

No. 33 PINE STREET, NEW YORK CITY.

RICHARD D. ALLIGER, *Resident Manager.*

I. ASSETS.

Market value of real estate owned by the Company, unencumbered.. \$160,000 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$634,300 00	\$655,910 00	
Virginia State bonds.....	71,600 00	26,492 00	
West Virginia State bonds.....	28,666 00	1,577 00	
Tennessee State bonds.....	20,000 00	6,200 00	
Total par and market value.....	\$754,566 00	\$690,179 00	
Cash in the Company's principal office in currency.....	\$175 00		\$690,179 00
Cash belonging to the Company deposited in banks.....	27,835 00		
Total amount of cash items.....			28,010 00
Premiums in due course of collection.....			50,711 00
Aggregate amount of all actual available assets.....			\$928,900 00

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$250 00
Losses unadjusted, including all reported and supposed losses.....	23,068 00
Losses resisted, including interest, costs and expenses.....	9,225 00

Net amount of all unpaid losses and claims..... \$32,543 00

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$171,915 00
Unearned premiums, pro rata, on fire risks running more than one year.....	49,699 00

Total unearned premiums as computed above..... 221,614 00

Commissions and other charges due and to become due to agents and brokers..... 7,607 00

Aggregate liabilities ..... \$261,764 00

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$471,977 00
Deduct re-insurance, rebate and return premium.....	62,657 00

Net cash received for premiums (all fire)..... \$409,320 00

Interest and dividends received from all sources ..... 31,292 00

Received for rent..... 15,275 00

Aggregate income received during the year in cash..... \$455,887 00

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$291,853 00
Deduct salvages and re-insurances.....	540 00

Net amount paid for losses (all fire)..... \$291,313 00

Paid for commission and brokerage..... 69,359 00

Salaries and charges of officers, clerks and other employees..... 26,686 00

Amount paid for State, national and local taxes..... 14,074 00

All other payments..... 24,839 00

Aggregate expenses during the year in cash..... \$426,171 00

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$35,287,671	\$422,559 00
Written or renewed during the year.....	48,637,171	471,946 00
Total.....	\$83,924,842	\$894,505 00
Deduct those expired and marked off as terminated.....	43,919,203	450,215 00
In force at the end of the year.....	\$40,005,639	\$444,290 00
Deduct amount re-insured.....	61,812	1,099 00
Net amount in force.....	\$39,943,827	\$443,191 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$30,995,560	\$343,829 00	1-2	\$171,915 00
1878.....		56,641	583 00	1-4	146 00
1879.....	Two years.....	134,721	1,207 00	3-4	906 00
1877.....		1,494,884	16,599 00	1-6	2,766 00
1878.....	Three years.....	1,763,766	19,547 00	1-2	9,774 00
1879.....		1,645,139	16,457 00	5-6	13,715 00
1876.....		67,788	712 00	1-8	89 00
1877.....	Four years.....	202,075	2,076 00	3 8	779 00
1878.....		68,601	727 00	5-8	454 00
1879.....		296,058	2,075 00	7-8	2,803 00
1875.....		694,378	9,620 00	1-10	962 00
1876.....		465,205	5,988 00	3-10	1,796 00
1877.....	Five years.....	763,299	8,648 00	1-2	4,324 00
1878.....		631,452	7,088 00	7-10	4,962 00
1879.....		663,560	7,135 00	9-10	6,423 00
Totals.....		\$39,943,827	\$443,191 00	.....	\$221,614 00

•  
*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$7,433,516 00
Total losses paid from organization to date.....	5,141,737 00
Total amount of losses incurred during the year.....	303,196 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of New York, \$291,000; Ohio, \$120,000; Virginia, \$107,266; Georgia, \$25,000; North Carolina, \$10,000; Oregon, \$50,000; total.....	603,266 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$640,085 00
Amount of fire premiums received.....	5,721 00
Amount of fire losses paid.....	2 50
Amount of losses incurred.....	2 50

## LANCASHIRE INSURANCE COMPANY.

### MANCHESTER, ENGLAND.

Incorporated June 22, 1852.

Commenced business June 22, 1852.

NATHANIEL SHELMERDINE, *Chairman.*

GEORGE STEWART, *General Manager.*

Capital stock authorized, \$10,000,000.

Capital actually paid in, \$1,000,000.

#### I. ASSETS.

Market value of real estate owned by the Company, unencumbered..	\$234,048 75
Loans on bond and mortgage (first liens) .....	1,929,647 52
Interest accrued on bond and mortgage loans.....	18,175 42
Value of mortgaged premises (buildings insured for \$850,500).....	\$3,139,335 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Birmingham Wagon Co. debenture bonds.....	\$10,000 00	
Bolckow, Vaughan & Co. debenture bonds.....	100,000 00	
Mersey Docks Boards debenture bonds.....	103,519 39	
Ebbro Vale Steel and Iron Co. debenture bonds.....	250,000 00	
Inman Steamship Co. debenture bonds.....	100,000 00	\$736,505 04
Charles Cammell & Co. debenture bonds.....	90,385 65	
John Brown & Co. debenture bonds.....	50,000 00	
Guardians Poor of Manchester debenture bonds.....	32,500 00	
Cambrian Railway debenture bonds.....	53,450 00	53,717 25
London and Northwestern Railway pref. shares.....	125,000 00	125,000 00



	Par value.	Market value.
Midland Railway pref. shares.....	\$50,000 00	\$60,625 00
Cambrian Railway ordinary shares.....	30,000 00	2,550 00
United States bonds.....	725,000 00	783,468 75
Canada Government stock.....	133,500 00	134,505 00
Russia Government stock.....	100,000 00	75,312 00
France Government stock.....	10,000 00	11,232 50
Total par and market value.....	\$1,963,455 04	\$1,982,975 54
		<u>\$1,982,975 54</u>
Loans on Company's life policies.....		101,844 83
Cash belonging to the Company deposited in banks.....		142,245 66
Interest due and accrued on collateral loans and on stocks owned, not included in market value.....		27,126 08
Premiums in due course of collection.....		414,483 27
Bills receivable, not matured, for fire risks.....		371 27
Rents due and accrued.....		2,918 75
		<u>\$4,853,837 09</u>
Aggregate amount of all actual available assets.....		<u>\$4,853,837 09</u>

*Items not Admitted as Available Assets.*

Loans on personal security.....	\$3,532 77
---------------------------------	------------

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$274,914 39
Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	765,653 67
Net re-insurance reserve and other liabilities, except capital under the life insurance or any other special department.....	1,885,186 00
Cash dividends unpaid, due or to become due.....	135,947 62
	<u>\$3,061,701 68</u>
Total liabilities, except capital and net surplus.....	\$3,061,701 68
Joint stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	792,135 41
	<u>\$4,853,837 09</u>
Aggregate liabilities, including capital and net surplus.....	<u>\$4,853,837 09</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$2,175,912 91
Deduct re-insurance, rebate and return premiums.....	284,196 64
	<u>\$1,891,716 27</u>
Net cash received for premiums (all fire).....	\$1,891,716 27
Interest and dividends received from all sources.....	110,188 56
	<u>\$2,001,904 83</u>
Aggregate income received during the year in cash.....	<u>\$2,001,904 83</u>

## IV. EXPENDITURES DURING THE YEAR. \*

Net amount paid for losses (all fire).....	\$1,068,673 20
Cash dividends actually paid.....	225,000 00
Paid for commission and brokerage.....	269,745 40
Salaries and charges of officers, clerks and other employees.....	208,129 85
Amount paid for State, national and local taxes.....	18,845 16
	<u>\$1,790,393 61</u>
Aggregate expenses during the year, in cash.....	<u>\$1,790,393 61</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$316,566,860	\$1,333,898 84
Written or renewed during the year.....	603,883,464	2,175,912 91
Total.....	<u>\$920,450,324</u>	<u>\$3,559,811 75</u>
Deduct those expired and marked off as terminated.....	484,099,622	1,744,307 76
In force at the end of the year.....	\$426,350,702	\$1,815,503 99
Deduct amount re-insured.....	78,873,401	284,196 64
Net amount in force.....	<u>\$357,477,301</u>	<u>\$1,531,307 35</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$15,723,326 00
Total losses paid from organization to date.....	9,641,482 00
Total cash dividends declared since the Company commenced business.....	1,338,135 00
Total amount of the Company's stock owned by the directors at par value.....	130,610 00
Total amount of losses incurred during the year.....	1,068,673 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the United States, \$725,000; Canada, \$100,000; total.....	825,000 00

## UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY.

No. 187 BROADWAY, NEW YORK.

HENRY ROBERTSON, *Manager.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$770,000 00	\$807,018 75	
Cash belonging to the Company deposited in banks.....			\$807,018 75
Premiums in due course of collection.....			37,455 38
			<u>34,424 92</u>
Aggregate amount of all actual available assets.....			<u>\$878,899 05</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$29,830 49
Losses unadjusted, including all reported and supposed losses.....	17,928 65
Losses resisted, including interest, costs and expenses.....	<u>26,681 92</u>
Net amount of all unpaid losses and claims. ....	\$74,441 06

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.. \$317,660 30  
 Unearned premiums, pro rata, on fire risks running more than one year..... 113,212 21

Total unearned premiums as computed above.....	\$430,872 51
Taxes and assessments.....	5,000 00
Aggregate liabilities. ....	<u>\$510,313 57</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received..... \$865,592 62  
 Deduct re-insurance, rebate and return premiums..... 114,654 28

Net cash received for premiums (all fire).....	\$750,938 34
Aggregate income received during the year, in cash.....	<u>\$750,938 34</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$510,853 75
Paid for commission and brokerage.....	119,594 19
Salaries and other charges of officers, clerks and other employees....	101,507 18
Amount paid for State, national and local taxes.....	18,669 25
Aggregate expenditures during the year in cash.....	<u>\$750,624 37</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$61,607,057	\$723,666 38
Written or renewed during the year.....	86,661,262	865,592 62
Total.....	<u>\$148,268,319</u>	<u>\$1,589,259 00</u>
Deduct those expired and marked off as terminated.....	72,869,666	737,197 39
In force at the end of the year.....	<u>\$75,398,653</u>	<u>\$852,061 70</u>
Deduct amount re-insured.....	1,742,604	16,983 90
Net amount in force.....	<u>\$73,656,049</u>	<u>\$835,077 80</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$55,362,498	\$635,820 60	1-2	\$317,660 30
1879.....	Two years.....	203,280	1,853 56	3-4	1,412 77
1877.....	Three years.....	2,320,767	23,694 68	1-6	3,949 11
1878.....		3,995,896	44,239 18	1-2	22,114 59
1879.....	Four years.....	5,132,300	49,331 25	5-6	41,109 38
1878.....		108,775	1,138 00	5-8	711 25
1879.....	Five years.....	532,215	5,397 43	7-8	4,722 76
1876.....		1,021,575	14,390 51	1-10	1,439 08
1876.....	Five years.....	792,576	10,760 75	3-10	3,228 21
1877.....		949,100	10,454 25	1-2	5,227 12
1878.....	Five years.....	1,801,265	21,657 79	7-10	15,160 39
1879.....		1,435,802	16,819 50	9-10	14,137 55
Totals.....		<u>\$73,656,049</u>	<u>\$835,077 80</u>	<u>.....</u>	<u>\$430,872 51</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$4,320,942 00
Total losses paid from organization to date.....	2,328,059 00
Total amount of losses incurred during the year.....	526,635 93
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$26,937.50; Ohio, \$103,500; Oregon, \$51,750; North Carolina, \$10,462.50; total.....	192,650 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,592,728 00
Amount of fire premiums received.....	15,417 68
Amount of fire losses paid.....	13,171 69
Amount of losses incurred.....	13,548 97

## LA CAISSE GENERALE FIRE INSURANCE COMPANY.

## PARIS, FRANCE.

Incorporated December 30, 1858.

Commenced business December 30, 1858.

CHARLES LE CESNE, *President.*A. B. DE CHANVIGIN, *Secretary.*

Capital stock authorized, \$2,400,000.

Capital actually paid in, \$1,680,000.

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$349,000 00	\$382,901 29
Italian Government obligations.....		14,976 32
Total market value.....		\$397,877 61
Deferred premiums.....		\$397,877 61
Cash in the Company's principal office in currency.....	\$1,252 86	3,401,578 99
Cash belonging to the Company deposited in bank.....	22,365 66	
Total amount of cash items.....		23,618 62
Interest due and accrued on stocks owned, not included in market value.....		12,000 10
Due from other companies for re-insurances.....		116,499 53
Premiums in due course of collection.....		308,069 84
Bills receivable.....		14,963 31
Aggregate amount of all actual available assets.....		\$4,274,608 00

*Items not Admitted as Available Assets.*

Company's own bonds.....	\$8,942 00
Rents discounted.....	4,524 66
Advanced on judgments.....	5,064 89
Government tax stamps.....	14,900 33

Commissions due.....	\$207,298 42
Recuperated commissions.....	262,152 60
Suspense account and furniture.....	36,205 96
Cash in agencies.....	23,693 08
Total.....	<u>\$533,281 94</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$50,174 69	
Losses unadjusted, including all reported and supposed losses.....	115,039 94	
Total amount of claims for losses.....	<u>\$165,214 63</u>	
Deduct re-insurance thereon.....	38,209 98	
Net amount of all unpaid losses and claims.....		\$127,004 65
Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$272,854 46	
Unearned premiums, pro rata, on fire risks running more than one year.....	<u>1,899,002 61</u>	
Total unearned premiums as computed above.....		2,171,857 07
Principal unpaid on scrip ordered to be redeemed.....		<u>226,950 00</u>
Total liabilities, except capital and net surplus.....		<u>\$2,525,811 72</u>
Joint stock capital paid up in cash.....		1,680,000 00
Surplus beyond all liabilities.....		<u>68,796 28</u>
Aggregate liabilities, including capital and net surplus.....		<u>\$4,274,608 00</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,432,268 08	
Deduct re-insurance, rebate and return premiums.....	<u>298,749 88</u>	
Net cash received for premiums (all fire).....		\$1,133,518 20
Interest and dividends received from all other sources.....		<u>24,276 86</u>
Aggregate income received during the year, in cash.....		<u>\$1,157,795 06</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$734,961 34	
Deduct salvages and re-insurances.....	<u>125,793 62</u>	
Net amount paid for losses (all fire).....		\$599,167 72
Scrip redeemed in cash, and interest paid on scrip.....		17,550 00
Paid for commission and brokerage.....		341,716 47
Salaries and other charges of officers, clerks and other employees....		92,346 29
Amount paid for State, national and local taxes.....		<u>23,468 56</u>
Aggregate expenditures during the year in cash.....		<u>\$1,074,249 04</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$4,007,331,434	\$4,088,834 48
Written or renewed during the year.....	1,144,204,789	1,577,206 26
Total.....	<u>\$5,151,536,223</u>	<u>\$5,666,040 74</u>
Deduct those expired and marked off as terminated.....	898,778,632	1,432,268 08
In force at the end of the year.....	<u>\$4,252,757,591</u>	<u>\$4,233,772 66</u>
Deduct amount re-insured.....	207,338,445	829,193 68
Net amount in force.....	<u>\$4,045,419,146</u>	<u>\$3,404,578 98</u>



*Recapitulation.*

In force, having from date of policy—		
Not more than one year to run.....	\$639,786,553	\$545,908 93
More than one and not more than three years to run.....	1,177,189,432	1,001,064 13
More than three years to run.....	2,238,434,161	1,854,805 92
Net amount in force December 31, 1878.....	\$4,045,419,146	\$3,401,578 98

*Scrip.*

Balance of scrip outstanding and deliverable.....	\$226,950 00
---	--------------

*General Interrogatories.*

Total losses paid from organization to date.....	\$5,386,037 04
Total amount of losses incurred during the year.....	724,951 37

## UNITED STATES BRANCH OF LA CAISSE GENERALE.

No. 199 BROADWAY, NEW YORK.

JULIAN L. CESNE, *Resident Manager.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$430,000 00	\$451,162 50	
			\$451,162 50
Cash in the Company's principal office, in currency.....		\$3,331 15	
Cash belonging to the Company deposited with trustees.....		22,000 00	
Total amount of cash items.....			25,331 15
Premiums in due course of collection.....			65,481 20
Due for re-insurances on losses paid.....			4,178 87
Aggregate amount of all actual available assets.....			\$546,153 72

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$14,589 98
Losses unadjusted, including all reported and supposed losses.....	29,126 37
Losses resisted, including interest, costs and expenses.....	17,139 05
Total amount of claims for losses.....	\$60,856 00
Deduct re-insurance thereon.....	3,093 72
Net amount of all unpaid losses and claims.....	\$57,762 28

Unearned premiums, at 50 per cent. of premiums on risks under one year....	\$162,128 50
Unearned premiums, pro rata, on fire risks running more than one year.....	32,553 53

Total unearned premiums as computed above.....	\$194,682 13
Commissions and other charges due and to become due to agents and brokers.....	19,644 36
Aggregate liabilities.....	\$272,088 77

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$495,930 04
Deduct re-insurance, rebate and return premiums.....	88,661 81

Net cash received for premiums (all fire).....	\$407,268 23
Interest and dividends received from all other sources.....	24,271 58
Received from home office.....	\$140,000 00

Aggregate income received during the year in cash.....	\$431,539 81
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$298,635 67
Deduct salvages and re-insurances.....	28,755 28

Net amount paid for losses (all fire).....	\$269,880 39
Paid for commission and brokerage.....	114,658 69
Salaries and charges of officers, clerks and other employees.....	30,257 95
Amount paid for State, national and local taxes.....	6,620 54
All other payments, viz.: advertising, stationery, supplies, rent, etc.....	40,994 23

Aggregate expenses during the year in cash.....	\$462,411 80
---	--------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year.....	\$23,543,548	\$299,107 27
Written or renewed during the year.....	42,415,406	482,682 94
Total.....	\$65,958,954	\$781,790 21
Deduct those expired and marked off as terminated.....	35,033,411	397,090 41
In force at the end of the year.....	\$30,925,543	\$384,699 80
Deduct amount re-insured.....	869,553	13,208 58
Net amount in force.....	\$30,055,990	\$371,491 22

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$26,099,519	\$324,257 21	1-2	\$162,128 60
1878.....	Two years.....	11,100	168 50	1-4	42 12
1879.....		185,689	6,291 06	3-4	4,718 29
1877.....		316,975	3,970 46	1-6	661 75
1878.....	Three years.....	734,795	8,781 10	1-2	4,390 55
1879.....		2,137,537	21,146 01	5-6	17,621 66
1877.....		16,345	41 81	3-8	15 68
1878.....	Four years.....	26,150	272 75	5-8	170 46
1879.....		52,825	536 35	7-8	469 29
1876.....		12,300	132 50	3-10	39 75
1877.....	Five years.....	117,900	1,509 17	1-2	754 58
1878.....		98,810	1,382 28	7-10	967 61
1879.....		246,045	3,002 03	9-10	2,701 80
Totals.....		\$30,055,990	\$371,491 22	.....	\$194,682 13

*General Interrogatories.*

Total amount of losses incurred during the year..... \$310,297 51

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$2,345,025 25
Amount of fire premiums received.....	14,574 65
Amount of fire losses paid.....	3,517 64
Amount of losses incurred.....	2,331 79

## LA CONFIANCE ASSURANCE COMPANY.

## PARIS, FRANCE.

Incorporated A. D. 1844.

Commenced business A. D. 1844.

E. DUCLERC, *President.*H. CHARLTON, *Secretary.*

Capital stock authorized, 6,000,000 Frs.

Capital actually paid in, 2,400,000 Frs.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered, Frs. 797,554 01

*Stocks, Bonds, etc., Owned by the Company.*

	Market value.
Rentes Etat Francais.....	Frs. 1,935,126 20
Obligations Ville de Paris.....	442,795 75
Rentes Etat Italien.....	106,890 00
Obligations Chem. de fer Francais.....	7,205 30
Cautionnements des Agents.....	139,666 61
Total market value.....	Frs. 2,629,683 86

Cash in the Company's principal office in currency.....	Frs. 504,331 25	2,629,683 86
Cash belonging to the Company deposited in banks.....	381,125 85	

Total amount of cash items.....	885,457 10
Premiums in due course of collection.....	923,421 29
Deferred premiums.....	22,992,418 79

Aggregate amount of all actual available assets..... Frs. 28,228,535 25

*Items not Admitted as Available Assets.*

Divers debtors.....	Frs. 60,421 45
---------------------	----------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	Frs. 660,453 41
Deduct re-insurance thereon.....	155,628 76

Net amount of unpaid losses and claims.....	Frs. 504,824 65
---	-----------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	Frs. 2,122,967 23
Unearned premiums, pro rata, on fire risks running more than one year,.....	18,393,935 05

Total unearned premiums as computed above.....	20,516,902 28
Cash dividends unpaid, due or to become due.....	600 00
Salaries and other miscellaneous expenses due and accrued.....	125 00
Borrowed money, due and to become due.....	6,093 82
All other demands against the Company.....	702,459 42

Total liabilities, except capital and net surplus.....	Frs. 21,731,005 17
Joint stock capital paid up in cash.....	2,400,000 00
Surplus beyond all liabilities.....	4,097,530 08

Aggregate liabilities, including capital and net surplus.....	Frs. 28,228,535 25
---	--------------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	Frs. 5,898,427 31
Deduct re-insurance, rebate and return premiums.....	1,652,492 85

Net cash received for premiums (all fire).....	Frs. 4,245,934 46
Interest and dividends received from all sources.....	175,944 75
Income from all other sources.....	120,989 44

Aggregate income received during the year in cash.....	Frs. 4,542,868 65
--	-------------------

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	Frs. 2,354,390 94
Paid for commission and brokerage.....	1,129,562 77
Salaries and charges of officers, clerks and other employees.....	350,000 00
Amount paid for State, national and local taxes.....	147,728 11
All other payments.....	18,959 80

Aggregate expenses during the year in cash.....	Frs. 4,000,641 62
---	-------------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	Frs. 3,744,847,218	Frs. 4,061,079 16
Written or renewed during the year.....	3,946,565,940	4,245,934 46
Total.....	Frs. 7,691,413,158	Frs. 8,307,013 62
Deduct those expired and marked off as terminated.....	3,744,847,218	4,061,079 16
In force at the end of the year.....	Frs. 3,946,565,940	Frs. 4,245,934 46

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	Frs. 58,890,139 46
Total losses paid from organization to date.....	29,880,015 29
Total cash dividends declared since the Company commenced business.....	1,970,000 00
Total dividends declared payable in stock from organization.....	1,969,400 00

# UNITED STATES BRANCH OF LA CONFIANCE ASSUR- ANCE COMPANY.

No. 155 BROADWAY, NEW YORK.

MONROSE & MULVILLE, *General Agents.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$517,000 00	\$532,516 00	
Cash in the Company's principal office in currency.....	\$12,871 07		\$532,516 00
Cash belonging to the Company deposited in bank.....	17,696 17		
Total amount of cash items.....			30,567 24
Premiums in due course of collection.....			23,556 88
Aggregate amount of all actual available assets.....			\$586,634 12

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,714 80	
Losses unadjusted, including all reported and supposed losses.....	19,556 42	
Net amount of all unpaid losses and claims.....		\$21,270 22
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$92,274 54	
Unearned premiums, pro rata, on fire risks running more than one year.....	19,293 69	
Total unearned premiums as computed above.....		111,568 23
Commissions and other charges due and to become due to agents and brokers.....		1,767 65
Aggregate liabilities.....		\$134,606 10

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$268,966 23	
Deduct re-insurance, rebate and return premiums.....	43,163 52	
Net cash received for premiums (all fire).....		\$225,822 71
Interest received on bonds.....		12,620 00
Aggregate income received during the year in cash.....		\$238,442 71

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$33,054 96
Paid for commission and brokerage.....	60,903 67



Salaries and charges of officers, clerks and other employees.....	\$8,436 43
Amount paid for State, national and local taxes.....	529 55
Aggregate expenditures during the year in cash.....	<u>\$102,924 66</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
Written or renewed during the year.....	\$21,575,291	\$236,556 27
Deduct those expired and marked off as terminated.....	4,422,894	18,492 26
In force at the end of the year.....	<u>\$17,152,397</u>	<u>\$218,164 01</u>
Deduct amount re-insured.....	504,675	10,582 57
Net amount in force.....	<u>\$16,647,722</u>	<u>\$207,581 44</u>

*Recapitulation of Fire Risks and Premiums:*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$14,570,610	\$184,549 08	1-2	\$92,274 54
1879.....	Two years.....	352,701	3,204 53	3-4	2,403 40
1879.....	Three years.....	1,225,866	13,842 83	5-6	11,535 69
1879.....	Four years.....	129,300	1,276 36	7-8	1,116 82
1879.....	Five years.....	362,246	4,706 64	9-10	4,237 78
Totals.....		<u>\$16,647,722</u>	<u>\$207,581 44</u>	<u>.....</u>	<u>\$111,568 23</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$225,822 71
Total losses paid from organization to date.....	33,054 96
Total amount loaned to officers and directors.....	54,325 18
Amounts deposited in the various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$100,000; Virginia, \$50,000; total.....	<u>\$150,000 00</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$164,080 00
Amount of fire premiums received.....	1,567 00
Amount of fire losses paid.....	12 00
Amount of losses incurred.....	17 25

# LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

## LIVERPOOL, ENGLAND.

Incorporated May, 1836.

Commenced business June 1836.

HAMILTON ROSWELL GILMOUR, *Chairman.*JOHN MATTHEW DOVE, *Secretary.*

Capital stock authorized, \$10,000,000.

Capital actually paid in, \$1,228,200.

### I. ASSETS.

Market value of real estate owned by the Company, unencumbered... \$3,149,287 23  
 Loans on bond and mortgage..... 8,014,966 62

### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
London and North Western Railway consolidated 4 per cent. perpetual preferred stock.....	\$19,690 00	\$19,296 00
South Eastern Railway preferred ordinary stock.....	493,600 00	646,616 00
South Eastern Railway 5 per cent. debenture stock.....	49,500 00	61,380 00
South Eastern Railway 4½ per cent. consolidated preference stock.....	25,000 00	26,500 00
South Eastern Railway 5 per cent. consolidated preference stock.....	55,000 00	65,725 00
South Eastern Railway ordinary consolidated stock, £40 paid, Midland Railway 5 per cent. preferred shares.....	49,350 00	29,116 50
North Eastern Railway, Darlington 6 per cent. preferred stock, North Eastern 5 per cent. redeemable preferred stock.....	260,800 00	307,255 00
North Eastern Railway, Hartlepool Capital, 8 per cent. stock..	30,000 00	42,600 00
Great Western Railway 5 per cent. debenture stock.....	236,220 00	237,401 10
Great Western Railway, Ely Valley rent charge stock.....	25,000 00	33,000 00
Great Western Railway, rent charge stock.....	125,000 00	156,000 00
Great Western Railway, 5 per cent. consolidated preference stock.....	12,250 00	14,730 63
Llynvi and Ogmore Railway, Llynvi ordinary stock.....	295,350 00	357,078 00
Llynvi and Ogmore Railway, Ogmore ordinary stock.....	368,625 00	427,297 82
North British Railway 4 per cent. consolidated preference stock.....	100,000 00	131,125 00
North British Railway 4½ per cent., 1875, preferred stock.....	100,000 00	131,125 00
North British Railway, Edinburgh and Glasgow 4½ per cent. preference stock.....	70,000 00	68,687 50
London and South Western Railway 5 per cent. preference stock.....	150,000 00	180,750 00
Furness Railway 6 per cent. perpetual preference stock.....	50,000 00	69,260 00
Furness Railway 8 per cent. perpetual preference stock.....	21,500 00	38,485 00
Furness Railway 5 per cent. redeemable preference £10 shares, Great Eastern Railway, 4½ per cent. preference stock.....	8,000 00	8,300 00
Great Eastern Railway, 5 per cent. preference, 1862, stock.....	172,353 34	177,093 06
Great Eastern Railway, 5 per cent. preference, 1863, stock.....	95,000 00	107,350 00
Great Eastern Railway, 4 per cent. irredeemable guaranteed stock.....	177,425 00	195,167 50
Great Eastern Railway, Wavency Valley 4½ per cent. No. 2 stock.....	18,750 00	18,187 50
Great Eastern Railway debenture stock A.....	35,000 00	35,962 50
Great Eastern Railway debenture stock B.....	100,000 00	121,000 00
Great Northern Railway 4½ per cent. consolidated perpetual preference stock.....	215,000 00	255,700 00
Great Northern Railway, 4½ per cent., 1876, preference stock..	35,150 00	36,819 62
Great Northern Railway, 4½ per cent., 1877, preference stock..	50,000 00	52,375 00
Brecon and Merthyr Railway 5 per cent. A debenture stock....	250,000 00	252,500 00
Brecon and Merthyr Railway 5 per cent. preference stock.....	52,500 00	57,760 00
Brecon and Merthyr Railway 5 per cent. B debenture stock....	85,000 00	27,200 00
Brecon and Merthyr Railway 5 per cent. consolidated preference stock.....	63,816 00	40,841 60
	55,000 00	17,600 00

	Par value.	Market value.
Brecon and Merthyr Railway debenture C stock.....	\$2,350 00	\$1,816 00
Brecon and Merthyr Railway ordinary stock.....	885 00	61 95
Potts, Shrewsbury and North Wales Railway 5 per cent. A debenture stock.....	7,500 00	750 00
Mold and Denbigh Railway 5 per cent. B perpetual debenture stock.....	5,250 00	3,150 00
North Staffordshire Railway 5 per cent. preference, 1865, stock,	198,870 00	216,165 04
North Staffordshire Railway, 4½ per cent. preference, 1876, stock.....	25,800 00	26,251 50
Manchester, Sheffield and Lincoln Railway 4½ per cent. preference stock.....	105,000 00	114,581 25
Manchester, Sheffield and Lincoln Railway 5 per cent. redeem- able preference, 1865, stock.....	170,000 00	177,650 00
Manchester, Sheffield and Lincoln Railway new 5 per cent. convertible preference, 1874, stock.....	130,000 00	144,300 00
Manchester, Sheffield and Lincoln Railway 5 per cent. convert- ible preference, 1872, stock.....	90,000 00	100,350 00
Manchester, Sheffield and Lincoln Railway 5 per cent. convert- ible preference, 1876, stock.....	70,000 00	77,350 00
Metropolitan Railway, 5 per cent. irredeemable preference, 1872, stock.....	40,000 00	47,000 00
Metropolitan Railway, 5 per cent. perpetual preference, 1864, stock.....	80,000 00	94,000 00
Lancashire and Yorkshire Railway 5 per cent. preference, 1874, stock.....	100,000 00	118,500 00
Lancashire and Yorkshire Railway 5 per cent. preference, 1875, stock.....	516,250 00	611,756 25
Caledonian Railway 4 per cent. consolidated preference, No. 2, stock.....	20,625 00	19,043 75
London, Brighton and South Coast Railway 4 per cent. prefer- ence, No. 5, stock.....	45,945 00	45,026 11
London, Brighton and South Coast Railway 5 per cent. prefer- ence, No. 6, stock.....	70,700 00	83,779 50
London, Brighton and South Coast Railway preferred ordinary stock.....	235,000 00	307,850 00
London, Brighton and South Coast Railway 5 per cent. consol- idated preference stock.....	35,500 00	41,712 59
Glasgow and South Western Railway 15½ per cent. consolidated pref- erence shares.....	7,550 00	8,531 50
Cambrian Railway 5 per cent. preferred, 1863, stock.....	15,000 00	3,600 00
Cambrian Railway 5 per cent. preferred, 1864, stock.....	110,000 00	22,000 00
Cambrian Railway ordinary stock.....	69,240 00	4,846 79
Cambrian Railway ordinary capital.....	3,695 00	258 65
Cambrian Railway debenture, No. 2, stock.....	87,675 00	74,523 75
Cambrian Railway preference capital, 1864, stock.....	5,350 00	1,060 00
Cambrian Railway preference capital, 1865, stock.....	555 00	88 79
Cambrian Railway Llanddow, 1862, perpetual debenture stock,	35,000 00	34,825 00
Cambrian Railway coast pre-preferred debenture stock.....	35,000 00	38,325 00
Cambrian Railway inland pre-preferred debenture stock.....	10,000 00	10,950 00
Cambrian Railway 5 per cent. pre-preferred debenture stock.....	4,535 00	5,192 56
Cambrian Railway (Machyn'th) 5 per cent., No. 1, preference stock.....	14,320 00	14,964 40
Cambrian Railway, debenture, No. 4, stock.....	21,435 68	17,148 56
Kingston and Eardley Railway ordinary stock.....	2,050 00	192 50
London, Chatham and Dover Railway arbitration debenture stock.....	163,540 00	179,894 00
London, Chatham and Dover Railway pre-preferred stock.....	5,410 00	4,814 90
London, Chatham and Dover Railway ordinary stock.....	5,410 00	1,879 54
Shrewsbury and Hereford Railway 6 per cent. rent charge stock, Metropolitan District Railway 6 per cent. perpetual debenture stock.....	39,850 00	55,989 25
Mersey Dock and Harbor Board bonds.....	125,000 00	180,000 00
J. Brown & Co.'s debentures.....	848,150 00	848,125 63
Ipswich Dock Commissioners' bonds.....	100,000 00	100,000 00
Wear Navigation and Sunderland Docks bonds.....	67,500 00	67,500 00
Liverpool Corporation (public parks rate) bonds.....	100,000 00	100,000 00
Liverpool United Gas Co.'s consolidated stock.....	4,740 00	4,698 75
British Government annuities.....	17,375 00	36,613 33
Great Eastern Railway debentures.....	2,070 12	2,070 12
National Steamship Co.'s debentures.....	25,000 00	27,004 83
New York City 6 per cent. gold bonds.....	100,000 00	100,000 00
United States bonds.....	50,000 00	57,662 34
Boston City 5 per cent. bonds.....	1,375,000 00	1,495,233 54
Massachusetts State 5 per cent. bonds.....	229,000 00	258,493 50
Connecticut State 6 per cent. bonds.....	330,000 00	372,006 50
New Jersey State currency bonds.....	35,000 00	38,908 08
New York State 6 per cent. bonds.....	8,000 00	6,514 51
United States bonds.....	175,000 00	213,132 43
City of Richmond 8 per cent. bonds.....	1,375,000 00	1,380,437 00
Mississippi pay warrants.....	5,000 00	6,000 00
South Carolina 6 per cent. bonds.....	20,000 00	2,000 00
Alabama 5 per cent. bonds.....	10,000 00	4,300 00
Melbourne City 5 per cent. loan.....	100,000 00	102,750 00
County of Huron (Canada) 6 per cent. bonds.....	270,000 00	277,510 67
Dominion of Canada 4 per cent. stock.....	475,000 00	439,156 25
City of Toronto Water Works 6 per cent. bonds.....	250,000 00	256,250 00
Montreal City ordinary 6 per cent. bonds.....	13,000 00	13,859 38
Montreal City Water Works bonds.....	4,000 00	4,270 84
Montreal City Fire Telegraph.....	8,000 00	8,583 33
Montreal City Drill Sheds.....	10,000 00	10,781 25
Montreal City Protestant School Board.....	50,000 00	51,327 08
Montreal Investment Association bonds.....	25,000 00	26,947 67

	Par value.	Market value.
Dominion of Canada currency bonds.....	\$3,000 00	\$3,117 18
Dominion stock.....	50,000 00	52,083 84
Montreal and Champlain Railway stg. bonds.....	17,083 33	17,210 75
Trust and Loan Co. of Upper Canada.....	50,000 00	50,000 00
Total par and market value.....	\$12,941,247 47	\$13,939,230 89

\$13,939,230 89

Amount of all other loans made by the Company, viz.: on life policies, \$600,462.40; on life interests, \$49,402.58; on railway debentures, \$581,256.97; total.....	1,231,121 95
Cash belonging to the Company on deposit.....	1,945,718 58
Interest due and accrued.....	254,034 94
Premiums in due course of collection.....	865,725 73
Life and reversionary interests purchased by the Company.....	1,252,110 36

Aggregate amount of all actual available assets..... \$30,652,196 30

*Items not Admitted as Available Assets.*

Bills receivable.....	\$48,540 77
Office furniture and sundries.....	31,156 83
Total.....	<u>\$79,697 15</u>

II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$539,500 00
Unearned premiums, at 50 per cent. of premiums on fire risks.....	2,240,114 52
Amount reclaimable on perpetual fire policies.....	311,694 02
Net re-insurance reserve and other liabilities, except capital under the life insurance or any other special department.....	14,850,268 02
Cash dividends unpaid or to become due.....	5,609 17
Bills payable.....	6,996 60
All other demands against the Company, viz.: liability to the Globe annuitants, viz., £49,626 per annum, payable in perpetuity to Globe 6 per cent. annuitants, and not entailing on the Company any liability to redeem—the market value of said annuity on the 31st day of December, 1878, was \$5,514,000; sundry working accounts, \$614,797; total.....	6,128,797 00
Total liabilities, except capital and net surplus.....	<u>\$24,082,979 33</u>
Joint stock capital paid up in cash.....	1,228,200 00
Surplus beyond all liabilities.....	<u>5,341,016 97</u>

Aggregate liabilities, including paid-up capital and net surplus, \$30,652,196 30

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$5,456 090 83
Deduct re-insurance.....	401,611 66

Net cash received for premiums (all fire).....	\$5,084,479 17
Interest and dividends received from all sources, excluding interest credited to life department.....	639,056 87
Deposit premium received on perpetual fire risks.....	\$67,907 03

Aggregate income received during the year in cash..... \$5,723,536 04



## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$2,687,416 25
Cash dividends actually paid.....	429,870 00
Paid for commission and brokerage and other charges, excluding all expenses charged to life department.....	1,461,767 17
Amount paid for State, national and local taxes.....	44,766 58
Deposit premium returned on perpetual fire risks.....	\$35,838 4

Aggregate expenditures during the year in cash..... \$4,623,820 00

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,493,077,090	\$4,496,354 89
Written or renewed during the year.....	1,486,989,060	5,486,000 84
Total.....	\$2,980,066,150	\$9,984,445 73
Deduct those expired and marked off as terminated.....	1,323,402,150	5,102,605 00
In force at the end of the year.....	\$1,656,664,000	\$4,881,840 73
Deduct amount re-insured.....	112,237,555	401,611 67
Net amount in force.....	<u>\$1,544,426,445</u>	<u>\$4,480,229 06</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$91,885,798 85
Total losses paid from organization to date....	57,394,448 16
Total cash dividends declared since the Company commenced business.....	10,462,923 16
Total amount of the Company's stock owned by the directors at par value.....	190,280 00
Total amount of losses incurred during the year.....	2,687,416 25
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: Bahia, Rs. 10,000; Rio de Janeiro, Rs. 10,000; Pernambuco, Rs. 10,000; Canada, \$165; Germany, Ths. 71,175-5.	

## UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

No. 45 WILLIAM STREET, NEW YORK.

JAMES C. PULSFORD, *Resident Manager.*

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered...	\$540,500 00
Loans on bond and mortgage (first liens).....	1,360,544 42



*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$1,595,000 00	\$1,723,400 00	
Alabama State bonds.....	10,000 00	5,800 00	
South Carolina State bonds.....	20,000 00	8,000 00	
New York State bonds.....	45,000 00	54,000 00	
Richmond City bonds.....	5,000 00	6,250 00	
Mississippi pay warrants.....	20,000 00	20,000 00	
Total par and market value.....	<u>\$1,695,000 00</u>	<u>\$1,816,450 00</u>	
			\$1,816,450 00
Cash in the Company's principal office in currency.....		\$6,380 56	
Cash belonging to the Company deposited in banks.....		<u>290,842 59</u>	
Total amount of cash items.....			297,223 15
Interest due and accrued on collateral loans and on stocks owned, not included in market value.....			19,713 32
Premiums in due course of collection.....			302,799 00
Bills receivable, not matured, for fire risks.....			26,533 70
All other property, viz.: rents due and accrued, \$2,354.66; loans on life policies, \$10,843.20; total.....			13,197 86
Aggregate amount of all actual available assets.....			<u>\$4,376,961 45</u>

## II. LIABILITIES.

Losses adjusted and unadjusted, including all reported and supposed losses..	\$286,547 54	
Losses resisted, including interest, costs and expenses.....	<u>80,063 10</u>	
Total amount of claims for losses.....	\$376,610 64	
Deduct re-insurance thereon.....	<u>17,952 58</u>	
Net amount of all unpaid losses and claims.....		\$358,658 06
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, \$1,020,489 89		
Unearned premiums, pro rata, on fire risks running more than one year.....	<u>729,058 52</u>	
Total unearned premiums as computed above.....		1,749,548 41
Amount reclaimable on perpetual fire policies.....		306,703 32
Net re-insurance reserve and other liabilities, except capital under the life insurance or any other special department.....		115,426 59
Commissions and other charges due and to become due to agents and brokers.....		<u>39,578 93</u>
Aggregate liabilities.....		<u>\$2,569,915 31</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,182,665 01	
Deduct re-insurance, rebate and return premiums.....	<u>587,143 06</u>	
Net cash received for premiums (all fire).....		\$2,595,521 95
Interest received on bonds and mortgages.....		77,877 57
Interest and dividends received from all other sources.....		78,254 85
Received for rent.....		27,079 97
Income from life department.....		<u>13,393 44</u>
Deposit premium received on perpetual fire risks.....	<u>\$25,175 06</u>	
Aggregate income received during the year in cash.....		<u>\$2,792,127 78</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,983,549 55
Deduct salvages and re-insurances.....	<u>119,578 09</u>

Net amount paid for losses (all fire).....	\$1,813,971 46
Paid for commission and brokerage.....	441,805 51
Salaries and charges of officers, clerks and other employees.....	161,922 52
Amount paid for State, national and local taxes.....	39,463 94
All other payments, viz.: printing, stationery, advertising, traveling expenses, etc.....	144,675 94
Expenditure of life department.....	12,955 07
Deposit premium returned on perpetual fire risks.....	\$31,196 64

Aggregate expenses during the year in cash..... \$2,604,794 44

#### V. MISCELLANEOUS.

##### *Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$301,634,382	\$3,068,480 25
Written or renewed during the year.....	438,065,677	3,182,665 01
Total.....	\$739,740,059	\$6,251,145 26
Deduct those expired and marked off as terminated.....	345,679,209	2,659,897 87
In force at the end of the year.....	\$394,060,850	\$3,591,247 39
Deduct amount re-insured.....	22,673,036	170,416 29
Net amount in force.....	\$371,387,814	\$3,420,831 10

##### *Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$234,721,568	\$2,017,865 82	1-2	\$1,008,932 91
1878.....	Two years.....	4,238,770	30,740 64	1-4	7,687 66
1879.....		2,948,509	25,975 48	3-4	19,483 36
1877.....	Three years.....	29,145,182	276,351 42	1-6	46,041 90
1878.....		25,235,951	238,323 56	1-2	119,161 78
1879.....	Four years.....	31,291,828	290,346 45	5-6	241,955 38
1876.....		707,365	6,787 32	1-8	842 17
1877.....	Five years.....	871,970	7,487 74	3-8	2,807 90
1878.....		1,298,834	13,039 79	5-8	8,149 87
1879.....	Perpetuals.....	1,336,941	12,815 68	7-8	11,513 72
1875.....		2,758,486	44,273 51	1-10	4,437 35
1876.....	Totals.....	5,189,520	61,394 51	3-10	19,208 35
1877.....		9,512,074	128,012 63	1-2	64,006 34
1878.....		11,079,375	113,678 43	7-10	83,774 90
1879.....		10,321,494	106,749 45	9-10	96,074 51
Perpetuals.....		9,729,247	38,157 62	....	15,680 32
Totals.....		\$371,387,814	\$3,420,831 10	.....	\$1,749,548 41

##### *General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$43,533,749 76
Total losses paid from organization to date.....	25,991,240 09
Total amount of losses incurred during the year.....	1,808,845 39
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$100,000; Virginia, \$45,000; Alabama, \$10,000; Oregon, \$50,000; Georgia, \$25,000; North Carolina, \$10,000; total.....	240,000 00

##### *Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$15,781,041 00
Amount of fire premiums received.....	110,196 55
Amount of fire losses paid.....	31,562 54
Amount of losses incurred.....	32,437 00

## LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

Incorporated 1720.

Commenced business 1720.

EDWARD BUDD, *Governor*.JOHN PHILIP LAWRENCE, *Secretary*.

Capital actually paid in, £448,275.

## I. ASSETS.

Loans on bond and mortgage.....	£2,122,341 16 7
Loans on bond and mortgage upon which more than one year's interest is due.....	1,291 9 11

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
British Gov. securities. £311,137.13.3.....}	£378,900 9 2	£347,948 2 3
British Gov. Turkish 4 per cent. guar'd bds. £22,900..}		
United States 4½ per cent. bonds.....	220,000 0 0	224,300 0 0
Canadian Consolidated 5 per cent. stock.....	10,300 0 0	10,815 0 0
Canada Dominion 6 per cent. stock.....	20,521 18 4	21,907 3 0
Italian Government Rentes.....	2,600 0 0	4,937 0 0
Bombay, Baroda and Central India Railway Co. stock.	9,500 0 0	11,020 0 0
East India Railway Co. stock.....	16,700 0 0	20,665 5 0
Madras Railway Co. stock.....	10,000 0 0	11,250 0 0
Oude and Rohilkund Railway Co. stock.....	1,500 0 0	1,740 0 0
City of London bonds.....	1,000 0 0	
Great Eastern Railway Co. debentures.....	20,000 0 0	21,000 0 0
Lancashire and Yorkshire 3½ per cent. debentures....	10,000 0 0	9,835 0 0
Bombay, Baroda and Central India Ry. Co. debent....	75,000 0 0	74,437 10 0
East India Railway Co. debent.....	60,000 0 0	60,000 0 0
Oude and Rohilkund Railway Co. debent.....	22,000 0 0	21,477 10 0
Great Northern Railway Co. pref. ordinary B stock....	11,000 0 0	15,125 0 0

Total par and market value.....	£869,022 7 6	£863,458 10 3
---------------------------------	--------------	---------------

863,458 10 3

## Amount of all other loans made by the Company:

Loans on life policies within surrendered value.....	£34,465 14 8
Loans on reversions and life interests.....	43,753 17 9
Loans on government life annuities.....	236 0 0

78,455 12 5

Cash in the Company's principal office in currency.....	£67 9 4
Cash belonging to the Company deposited in banks.....	53,524 6 11

Total amount of cash items.....	53,591 16 3
---------------------------------	-------------

Interest due on loans and on stocks owned, not included in market value.....	2,944 11 1
Premiums in due course of collection and agents' balances.....	37,470 5 0
Bills receivable, not matured, for fire and marine risks.....	11,128 4 3
Policy stamps.....	204 4 6

Aggregate amount of all actual, available assets.....	£3,170,986 10 3
---	-----------------

*Items Not Admitted as Available Assets.*

Leasehold property.....	£11,600 0 0
-------------------------	-------------

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	£57,571	3	0
Unearned premiums, at 50 per cent. of premiums on fire risks.....	£119,518	17	1
Unearned premiums on marine risks.....	30,269	0	0
Unearned premiums as computed above.....	149,787	17	1
Net re-insurance reserve and other liabilities, except capital under the life insurance department.....	1,727,352	11	11
Cash dividends unpaid due or to become due.....	3,991	10	0
All other demands against the Company, viz.: unpaid annuities, £402.0.6; unpaid income tax, £164.3.1; clerk's saving fund, £2,315.12.1; total.....	2,881	15	8
Total liabilities, except capital and net surplus.....	£1,941,584	17	8
Joint stock capital paid up in cash.....	448,275	0	0
Surplus beyond all liabilities.....	781,026	12	7
Aggregate liabilities, including capital and net surplus.....	£3,170,886	10	3

## III. INCOME DURING THE YEAR.

	Fire.	Marine.
Net cash received for premiums.....	£213,936 3 0	£84,613 16 11
		£298,549 19 11
Interest and dividends received from all sources.....		126,122 17 1
Total fire income.....		£424,672 17 0
Total life income.....		161,423 14 0
Aggregate income received during the year in cash.....		£586,096 11 0

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.
Gross amount paid for losses.....	£87,320 4 0	£44,854 0 10
Deduct salvages and re-insurances.....	4,662 17 9	5,364 9 6
Net amount paid for losses.....	£82,657 6 3	£39,489 11 4
		£122,146 17 7
Cash dividends actually paid.....		107,586 0 0
Paid for commission and brokerage.....		39,149 9 2
Salaries and charges of officers, clerks and other employees.....		35,175 6 10
Amount paid for State, national and local taxes.....		4,943 5 9
Total fire expenditures.....		£309,000 19 4
Total life expenditures.....		185,181 14 4
Aggregate expenses during the year in cash.....		£494,182 13 8

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	£61,647,541	£237,218 6 2
Written or renewed during the year.....	59,909,811	213,936 3 0
Total.....	£121,557,352	£451,154 9 2
Deduct those expired and marked off as terminated.....	50,708,136	191,933 4 2
In force at the end of the year.....	£70,852,196	£259,221 5 0
Deduct amount re-insured.....	7,578,121	20,184 0 10
Net amount in force.....	£63,274,075	£239,037 4 2



	Marine Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	£2,724,027	£39,826 4 9
Written or renewed during the year.....	10,197,048	98,645 3 4
Total.....	£12,921,075	£138,471 8 1
Deduct those expired and marked off as terminated.....	10,513,303	108,302 8 1
In force at the end of the year.....	£2,407,772	£30,265 0 0
Deduct amount re-insured.....	62,642	862 10 2
Net amount in force.....	£2,345,130	£29,406 9 10

## UNITED STATES BRANCH OF THE LONDON ASSUR- ANCE CORPORATION.

No. 88 WALL STREET, NEW YORK.

B. LOCKWOOD, *Manager*.

### I. ASSETS.

Market value of real estate owned by the Company, unencumbered..      \$2,250 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$1,000,000 00	\$1,063,750 00	
Cash in the Company's principal office in currency.....	\$3,488 33		\$1,063,750 00
Cash belonging to the Company deposited in bank.....	62,213 56		
Total amount of cash items.....			65,701 89
Premiums in due course of collection.....			26,072 84
Aggregate amount of all actual available assets.....			\$1,157,774 73

### II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$30,813 92
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$203,493 52
Unearned premiums, pro rata, on fire risks running more than one year.....	132,578 50
Total unearned premiums as computed above.....	336,072 01
Aggregate liabilities .....	\$366,885 94



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$617,882 15	
Deduct re-insurance, rebate and return premiums.....	96,326 31	
Net cash received for premiums (all fire).....		\$519,555 84
Interest and dividends received from all sources.....		42,750 00
Aggregate income received during the year in cash.....		<u>\$562,305 84</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$358,102 11	
Deduct salvages and re-insurances.....	18,159 73	
Net amount paid for losses (all fire).....		\$339,942 38
Paid for commission and brokerage.....		79,030 48
Salaries and charges of officers, clerks and other employees.....		23,125 73
Amount paid for State, national and local taxes.....		18,264 31
All other payments, viz. : advertising, stationery, etc.....		49,876 90
Remitted to home office.....	\$32,703 82	
Aggregate expenses during the year in cash.....		<u>\$510,239 80</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....		\$573,007 66
Written or renewed during the year.....	\$60,394,682 70,868,353	519,555 84
Total.....	\$131,253,035	\$1,092,563 50
Deduct those expired and marked off as terminated .....	60,157,628	441,974 46
In force at the end of the year.....	\$71,095,407	<u>\$650,589 04</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$47,836,944	\$406,618 43	1-2	\$203,309 22
1878.....		9,503	22 61	1-4	5 65
1879.....	Two years.....	135,708	1,289 32	3-4	967 01
1877.....		3,525,342	35,142 79	1-6	5,857 12
1878.....	Three years.....	4,306,723	41,611 56	1-2	20,805 78
1879.....		5,238,600	46,898 22	5-6	39,081 80
1876.....		49,650	418 13	1-8	52 26
1877.....	Four years.....	27,155	230 99	3-8	86 62
1878.....		89,815	641 42	5-8	490 89
1879.....		136,125	1,314 67	7-8	1,150 32
1875.....		960,016	17,085 78	1-10	1,708 57
1876.....		1,047,043	13,844 48	3-10	4,153 34
1877.....	Five years.....	2,770,276	32,305 56	1-2	16,152 78
1878.....		2,523,984	27,588 03	7-10	19,311 62
1879.....		2,408,823	25,383 05	9-10	22,844 74
Perpetuals.....		9,700	194 00	.....	184 30
Totals.....		\$71,095,407	\$650,589 04	.....	<u>\$386,072 02</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,527,508 00
Amount of fire premiums received.....	11,731 90
Amount of fire losses paid.....	1,959 02
Amount of losses incurred.....	<u>1,959 02</u>

# LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

Incorporated December, 1861.

Commenced business March, 1862.

CHARLES G. FOTHERGILL, *Manager and Sec'y.* JAMES B. MOFFIT, *Sub-Manager.*

Capital stock authorized, \$7,500,000.

Capital actually paid in, \$750,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered,	\$244,897 02
Loans on bond and mortgage (first liens).....	13,387 50
Interest accrued on bond and mortgage loans.....	211 33
Value of mortgaged premises.....	\$35,000 00

## Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$274,000 00	\$294,253 75
Alabama State bonds.....	10,000 00	4,450 00
Lancashire and Yorkshire Railway Co. 5 per cent. preferred stock.....	112,050 00	134,055 50
Great Western Railway Co. 5 per cent. preferred stock.....	64,825 00	76,169 37
South Eastern Railway Co. 5 per cent. preferred stock.....	20,000 00	23,850 00
Manchester, Sheffield and Lincolnshire Railway Co. 5 per cent. preferred stock.....	69,055 00	78,564 62
Midland Railway Co. preferred stock.....	10,000 00	12,200 00
North Staffordshire Railway Co. preferred stock.....	49,000 00	53,210 00
London and North Western Railway Co. preferred stock.....	12,500 00	13,546 87
Great Eastern Railway Co. preferred stock.....	47,850 00	54,741 75
Furness Railway Co. preferred stock.....	50,000 00	52,812 50
North British Railway Co. 11en stock.....	15,000 00	14,287 50
Mersey Docks and Harbor Board bonds.....	92,500 00	92,500 00
Italian Rentes.....	23,295 00	17,558 60
French Rentes.....	1,975 00	2,207 06
Total par and market value.....	\$852,050 00	\$922,407 52

922,407 52

## Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.
Maryport and Carlisle Railway stock.....	\$5,500 00	\$12,237 50	\$10,250 00
Great Eastern Railway stock.....		41,000 00	
London, Brighton and South Coast defd. stock.....		71,500 00	100,000 00
London, Brighton and South Coast consolidated stock.....	140,000 00	6,025 00	
Midland Railway consolidated stock.....		3,062 50	
Maryport and Carlisle ordinary stock.....	3,500 00	2,225 00	3,500 00
Great Eastern Railway ordinary stock.....		24,062 50	
Dutch Rhenish bonds.....	47,500 00	2,750 00	20,000 00
Furness Railway ordinary stock.....	3,200 00	3,984 00	2,500 00
Great Eastern Railway ordinary stock.....	5,000 00	2,562 50	
Pacific Steam Co. stock.....	2,000 00	2,000 00	3,750 00
British and Foreign Marine Ins. Co. stock.....	6,000 00	24,375 00	13,000 00
Royal Ins. Co. stock.....	1,875 00	12,812 50	17,000 00
Liverpool and London and Globe Ins. Co. stock.....	1,000 00	8,125 00	
Royal Ins. Co. stock.....	750 00	5,125 00	
Liverpool and London and Globe Ins. Co. stock.....	250 00	2,031 20	5,000 00
Liverpool and London and Globe Ins. Co. stock.....	3,700 00	30,525 00	22,000 00
Total amount.....	\$220,275 00	\$253,402 75	\$197,000 00

197,000 00

Cash belonging to the Company deposited in banks.....	\$107,254 82
Interest due and accrued on stocks owned, not included in market value.....	13,364 50
Interest due and accrued on collateral loans.....	2,566 75
Premiums in due course of collection.....	192,443 93
All other property, viz.: rents due and accrued, \$46.37; due for re-insurances, \$15,482.12; bills receivable, not matured, \$914.14; total.....	16,442 63
Aggregate amount of all actual available assets.....	<u>\$1,709,976 00</u>

*Items Not Admitted as Available Assets.*

Office furniture.....	<u>\$15,106 12</u>
-----------------------	--------------------

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$25,261 22
Losses unadjusted, including all reported and supposed losses.....	75,720 40
Total amount of claims for losses.....	\$100,981 62
Deduct re-insurance thereon.....	15,482 12
Net amount of all unpaid losses and claims.....	<u>\$85,499 50</u>
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$414,819 26
Unearned premiums, pro rata, on fire risks running more than one year.....	1,339 74
Total unearned premiums as computed above.....	416,159 00
Cash dividends unpaid, due or to become due.....	486 25
Salaries and other miscellaneous expenses due and accrued.....	1,618 00
All other demands against the Company, viz.: taxes and assessments, \$1,797.15; commissions and other charges due and to become due to agents and brokers, \$38,605.23; bills payable, \$8,779.21; total.....	49,181 59
Total liabilities, except capital and net surplus.....	<u>\$552,944 34</u>
Joint stock capital paid up in cash.....	750,000 00
Surplus beyond all liabilities.....	<u>407,031 66</u>
Aggregate liabilities, including capital and net surplus.....	<u>\$1,709,976 00</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,456,698 02
Deduct re-insurance, rebate and return premiums.....	208,223 17
Net cash received for premiums (all fire).....	<u>\$1,248,474 85</u>
Interest received on bonds and mortgages.....	461 65
Interest and dividends received from all other sources.....	34,352 62
Income from all other sources, viz.: rent, \$6,161.45; profit on sale of investments, \$2,842.50; transfer fees, \$102.50.....	9,106 45
Received for increased capital.....	<u>\$250,000 00</u>
Aggregate income received during the year in cash.....	<u>\$1,292,395 57</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$812,614 20
Deduct salvages and re-insurances.....	162,823 49
Net amount paid for losses (all fire).....	<u>\$649,790 71</u>
Cash dividends actually paid.....	34,513 75
Paid for commission and brokerage.....	<u>234,837 37</u>

Salaries and other charges of officers, clerks and other employees.....	\$104,151 02
Amount paid for State, national and local taxes.....	7,745 36
All other payments viz.: printing, stationery, advertising, supplies, etc., \$23,108.11; rents, \$3,968.02; bad debts, \$3,065.25; depreciation of furniture, \$1,875.45; total.....	37,016 83
Aggregate expenditures during the year in cash.....	<u>\$1,068,055 04</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year.....	\$211,539,132	\$705,130 44
Written or renewed during the year.....	437,009,400	1,456,696 02
Total.....	<u>\$648,548,532</u>	<u>\$2,161,826 46</u>
Deduct those expired and marked off as terminated.....	396,366,100	1,249,396 96
In force at the end of the year.....	<u>\$312,162,432</u>	<u>\$912,432 48</u>
Deduct amount re-insured.....	24,276 600	80,922 16
Net amount in force.....	<u>\$287,885,832</u>	<u>\$831,510 32</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1873.....	One year or less.....	\$287,766,652	\$829,638 62	1-2	\$414,319 29
1876.....		5,000	46 40	1-6	7 46
1877.....	Three years.....	38,900	529 00	1-2	264 50
1878.....		56,780	943 90	5-6	786 50
1876.....	Five years.....	6,000	90 00	1-2	45 00
1878.....		12,500	262 50	9-10	236 25
Totals.....		<u>\$287,885,832</u>	<u>\$831,510 32</u>	<u>.....</u>	<u>\$416,159 00</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$12,956,944 00
Total losses paid from organization to date.....	7,962,025 00
Total cash dividends declared since the Company commenced business.....	211,535 00
Total amount of the Company's stock owned by the directors at par value.....	152,687 00
Total amount loaned to stockholders and officers.....	12,000 00
Total amount of losses incurred during the year.....	649,790 71
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Georgia, \$25,000; Alabama, \$10,000; Rio de Janeiro, \$10,250; Italy, \$17,558.60; total.....	<u>62,806 60</u>



# UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

No. 173 BROADWAY, NEW YORK.

JAMES YEREANCE, *Manager and Attorney.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$654,000 00	\$682,130 00	
Cash in the Company's principal office in currency.....		\$1,902 88	
Cash belonging to the Company deposited in bank.....		21,191 11	
Total amount of cash items.....			23,093 99
Interest due and accrued on stocks owned, not included in market value .....			2,850 00
Premiums in due course of collection.....			66,929 11
Aggregate amount of all actual available assets.....			\$775,003 10

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,492 61	
Losses unadjusted, including all reported and supposed losses.....	53,072 24	
Net amount of all unpaid losses and claims.....		\$60,564 85
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$192,620 67	
Unearned premiums, pro rata, on fire risks running more than one year.....	41,009 06	
Total unearned premiums as computed above.....		233,629 73
Salaries and other miscellaneous expenses due and accrued.....		2,945 97
All other demands against the Company, viz.: taxes and assess- ments, \$1,346.99; commissions and other charges due and to be- come due to agents and brokers, \$9,154.40; return premiums, \$274.26; other items, \$147.53; total.....		10,923 18
Aggregate liabilities.....		\$308,063 73

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$465,706 13	
Deduct re-insurance, rebate and return premiums.....	44,351 58	
Net cash received for premiums (all fire).....		\$421,354 55
Interest and dividends received from all sources.....		3,621 48
Income from all other sources.....		602 30
Aggregate income received during the year in cash.....		\$425,578 33



## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$104,134 47
Deduct salvages and re-insurances.....	285 77
Net amount paid for losses (all fire).....	\$103,848 70
Paid for commission and brokerage.....	49,470 62
Salaries and charges of officers, clerks and other employees.....	20,407 27
Amount paid for State, national and local taxes.....	5,418 40
All other payments.....	33,292 62
Aggregate expenditures during the year in cash.....	\$212,437 61

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
Written or renewed during the year.....	\$90,187,694	\$523,708 33
Deduct those expired and marked off as terminated.....	32,898,036	87,558 77
In force at the end of the year.....	\$57,289,658	\$436,149 56
Deduct amount re-insured.....	345,650	2,121 40
Net amount in force.....	\$56,944,008	\$434,028 16

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$50,614,411	\$385,241 39	1-2	\$192,620 67
1879.....	Two years.....	1,445,798	6,753 41	3-4	5,065 02
1879.....	Three years.....	3,512,412	27,250 13	5-6	22,708 44
1879.....	Four years.....	327,091	2,773 73	7-8	2,426 15
1879.....	Five years.....	1,044,296	12,010 50	9-10	10,809 45
Totals.....		\$56,944,008	\$434,028 16	.....	\$233,629 73

*General Interrogatories.*

Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$103,125; Virginia, \$51,562.50; Georgia, \$25,818.75; total.....	\$180,506 25
---	--------------

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$5,779,155 33
Amount of fire premiums received.....	24,975 38
Amount of fire losses paid.....	1,855 49
Amount of losses incurred.....	3,875 49

## METROPOLE INSURANCE COMPANY.

(Statement to September 30, 1879.)

## PARIS, FRANCE.

Incorporated May 28, 1879.

Commenced business June 1, 1879.

J. OGENNE, *President*.L. CALOMBET, *Manager*.

Capital stock authorized, Frs. 20,000,000.

Capital actually paid in, Frs. 5,000,000.

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
French Government bonds.....	Frs. 2,800,000 00	Frs. 2,690,200 00
East Railway (of France) bonds.....	1,000,000 00	755,000 00
Paris, Lyons and Mediterranean Railway bonds.....	500,000 00	387,250 00
South Railway, (of France).....	1,000,000 00	782,000 00
Total par and market value.....	Frs. 5,300,000 00	Frs. 4,585,450 00
Cash in Company's principal office.....		54,588 20
Cash belonging to the Company deposited in Societe Generale, Paris.....		360,379 20
Gross premiums in due course of collection, not more than three months due.....		62,353 15
Total assets.....		Frs. 5,062,770 55

## II. LIABILITIES.

Net amount of unpaid losses, unadjusted.....	Frs. 14,820 55
Unearned premiums at 50 per cent. of premiums on fire risks, under one year.....	88,645 88
Salaries, rent, advertising, and other miscellaneous expenses.....	35,000 00
Other liabilities, viz.: due and to become due to agents and brokers,	17,985 00
Liabilities, except capital.....	Frs. 156,451 35
Joint stock capital paid up in cash.....	5,000,000 00
Total liabilities, including paid-up capital.....	Frs. 5,156,451 35

## III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	Frs. 114,938 35
--	-----------------

Interest and dividends on stocks, bonds, and stock loans.....	Frs. 31,825 00
Received for capital.....	Frs. 5,000,000 00

Total income received during the year in cash..... Frs. 146,763 35

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	Frs. 1,370 66
Paid for commissions or brokerage.....	39,954 45
Paid for salaries, fees, and other charges of officers, clerks, agents, and other employees.....	50,670 35
Paid for State, national and local taxes.....	35,229 30
All other payments, viz.: establishment expenses, furniture and supplies.....	87,216 25

Total expenditures during the year, in cash..... Frs. 214,441 01

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
Net amount in force September 30, 1879.....	Frs. 43,905,880 00	Frs. 177,291 60

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	Frs. 177,291 60
Total losses paid from organization to date.....	1,370 66
Total amount of losses incurred during the year.....	16,191 21
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, Massachusetts.....	\$200,000 00

## UNITED STATES BRANCH OF THE METROPOLE INSURANCE COMPANY.

BOSTON, MASS.

JOHN C. PAIGE, *Resident Manager.*

## I. ASSETS.

United States bonds deposited with trustees at Boston (par value, \$200,000).....	\$206,000 00
--	--------------

Cash in the Company's principal office.....	\$65 59
Cash belonging to the Company deposited in Webster National Bank, Boston...	19,219 15
Total amount of cash items.....	\$19,284 74
Interest due and accrued on stocks, not included in market value.....	2,000 00
Gross premiums in due course of collection, not more than three months due.....	25,906 55
Total assets.....	\$253,191 29

## II. LIABILITIES.

Losses adjusted and unpaid.....	\$575 00
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	5,000 00
Net amount of all unpaid losses.....	\$5,575 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	\$15,089 83
Unearned premiums, pro rata, on fire risks running more than one year.....	5,799 76
Total unearned premiums as computed above.....	20,889 59
Salaries, rent, advertising and other miscellaneous expenses.....	2,729 26
Due and to become due to agents and brokers.....	4,135 97
Aggregate liabilities.....	\$33,329 82

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$16,576 45
Deduct re-insurance, rebate and return premiums.....	442 31
Net cash received for premiums (all fire).....	\$16,134 14
Received from home office.....	10,000 00
Total income received during the year in cash.....	\$26,134 14

## IV. EXPENDITURES DURING THE YEAR.

Paid for commissions or brokerage.....	\$3,643 92
Paid for salaries, fees and other charges of officers, clerks, agents and other employees.....	2,000 00
Amount paid for State, national and local taxes.....	1,205 48
Total expenditures during the year in cash.....	\$6,849 40

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
Written or renewed during the year.....	3,986,185	42,483 00
Deduct those expired and marked off as terminated.....	294,752	1,268 93
In force at the end of the year.....	\$3,691,433	\$41,214 07
Deduct amount re-insured.....	371,318	4,423 50
Net amount in force.....	\$3,320,115	\$36,785 57

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$2,758,811	\$30,179 66	1-2	\$15,089 83
1879.....	Two years.....	18,950	175 56	3-4	131 66
1879.....	Three years.....	144,286	1,721 33	5-6	1,434 49
1879.....	Four years.....	7,918	179 04	7-8	156 66
1879.....	Five years.....	390,150	4,529 94	9-10	4,076 95
Totals.....		\$3,320,115	\$36,785 57	.....	\$20,889 59

*General Interrogatories.*

Total premiums received in United States from the organization of the Company to date,	\$42,482 55
Total amount of losses incurred during the year.....	5,575 00
Amount deposited in different States and countries for the security of the company's policy-holders.....	206,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$19,000 00
Amount of fire premiums received.....	179 75

## NORTH BRITISH AND MERCANTILE FIRE INSURANCE COMPANY.

### LONDON, ENGLAND.

Incorporated 1809.

Commenced business 1809.

DAVID SMITH, *General Manager.*F. W. LANCE, *Secretary.*

Capital stock authorized, \$10,000,000.

Capital actually paid in, \$1,250,000.

**I. ASSETS.**

Market value of real estate owned by the Company, unencumbered,	\$1,611,931 90
Loans on bond and mortgage (first liens).....	1,071,357 12

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$2,080,000 00	\$2,142,822 50
Alabama State bonds.....	10,000 00	4,000 00
Virginia Reg. Coupon bonds.....	37,300 00	24,618 00
Virginia Deferred certificates.....	18,700 00	935 00
Illinois State bonds.....	15,000 00	12,483 01
Tennessee State bonds.....	26,000 00	8,822 55
South Carolina State bonds.....	11,500 00	4,600 00
New York City and County bonds.....	49,000 00	49,980 00
Baden Government bonds.....	Fl. 60,000	21,680 67
Wurtemberg Government bonds.....	40,000	13,381 27
Prussian Consolidated loan.....	Th. 10,000	6,481 50
Saxon 4 per cent. loan.....	12,000	8,167 45
Saxon 3 per cent. loan.....	9,000	4,988 58
Laban Zittan Railway.....	25,000	20,439 36
Bergische Markische Railway.....	2,300	1,469 92
Italian Rentes.....	Lire 176,000	18,661 00
Massachusetts loan.....	£10,000	50,000 00
India Government bonds.....	40,000	196,125 00
New 3 per cents.....	50,000	235,156 25
Canadian Government loan (paid on account).....	100,000	107,500 00
Baltimore and Ohio Railway debentures.....	30,000	150,000 00



	Par value.	Market value.
Montreal Harbor bonds .....	\$80,000 00	\$82,383 70
Ontario Government Subsidy certificates.....	118,022 69	115,281 26
Deposit at Rio de Janeiro.....	Mil. 10,000	4,635 42
Deposit at Pernambuco.....	10,000	5,260 42
Deposit at Pest-Hungary.....	Fl. 100,000	43,272 25
Total par and market value.....		\$3,333,145 12

\$3,333,145 12

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
United States 5 per cent. loan.....	\$240,000 00	\$265,600 00	\$250,000 00
Caledonian Railway.....	25,000 00 }	121,250 00	115,000 00
North British Railway pref. shares.....	100,000 00 }		22,500 00
United States 4½ per cent. loan.....	25,000 00	25,000 00	87,500 00
Mort. of 64 shares of Steamship "Andes".....	175,000 00		
Debentures "Atlas" Steamship Co.....	87,500 00		
Total amount.....			\$475,000 00

475,000 00

Cash in the Company's principal and branch office, in currency.....	\$1,322 15
Cash belonging to the Company deposited in bank.....	\$12,493 05

Total amount of cash items.....	513,815 20
Interest due and accrued on collateral loans.....	6,599 40
Premiums in due course of collection.....	1,286,958 60
Bills receivable, not matured, for fire, marine and inland risks.....	175,210 15
Due by life department.....	135,917 55
Due by City of Glasgow Bank.....	6,673 18

Aggregate amount of all actual available assets..... \$8,616,608 22

*Items not Admitted as Available Assets.*

Company's own stock.....	\$14,751 63
Loan on Company's own stock.....	1,025 00
Total.....	\$15,776 63

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$414,127 40
Unearned premiums, at 50 per cent. of premiums on fire risks.....	1,525,326 77
Interest unpaid, due or to become due.....	9,202 58
Salaries and other miscellaneous expenses, due and accrued.....	26,745 10
Bills payable.....	23,148 75
Superannuation fund.....	71,851 20
Due to other companies for re-insurance.....	328,859 40

Total liabilities, except capital and net surplus.....	\$2,399,261 20
Joint stock capital paid up in cash.....	1,250,000 00
Surplus beyond all liabilities.....	4,967,347 02

Aggregate liabilities, including capital and net surplus..... \$8,616,608 22

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$5,828,599 98
Deduct re-insurance.....	1,352,619 67

Net cash received for premiums (all fire).....	\$4,575,980 31
Interest and dividends received from all sources....	304,616 00
Income from all other sources.....	66,372 38

Aggregate income received during the year in cash.....	<u>\$4,946,968 69</u>
--	-----------------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$3,192,354 60
Deduct salvages and re-insurances.....	828,845 65

Net amount paid for losses (all fire).....	\$2,363,508 95
Cash dividends actually paid.....	350,000 00
Paid for commission and brokerage.....	683,466 35
Salaries and charges of officers, clerks and other employees.....	687,913 62
Amount paid for income tax.....	8,327 60
Bad debts.....	6,543 95

Aggregate expenses during the year in cash.....	<u>\$4,099,760 47</u>
---	-----------------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$984,662 655	\$3,026,714 20
Written or renewed during the year.....	1,544,212,315	4,575,980 31
Total.....	\$2,528,874,970	\$7,602,694 51
Deduct those expired and marked off as terminated.....	1,499,400,085	4,552,040 97
In force at the end of the year.....	<u>\$1,029,474,885</u>	<u>\$3,050,653 54</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$51,072,458 66
Total losses paid from organization to date.....	30,626,598 50
Total cash dividends declared since the Company commenced business .....	5,730,931 16
Total amount of the Company's stock owned by the directors at par value.....	108,463 75
Total amount loaned to stockholders and officers.....	22,500 00
Total amount of losses incurred during the year.....	2,363,508 95
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries.....	1,605,523 65

# UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

No. 54 WILLIAM STREET, NEW YORK CITY.

CHARLES E. WHITE AND S. P. BLAGDEN, *Managers.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,340,000 00	\$1,470,070 00
Illinois Coupon bonds.....	3,000 00	3,000 00
Alabama Class "A" Coupon bonds.....	10,000 00	5,600 00
New York City and County Registered bonds.....	49,000 00	61,250 00
South Carolina Coupon bonds.....	11,500 00	9,775 00
Tennessee Coupon bonds.....	26,000 00	7,800 00
Virginia Consols, 1879.....	46,300 00	34,725 00
Virginia Registered Deferred Certificates.....	18,666 67	1,306 67
Total par and market value.....	\$1,504,466 67	\$1,593,526 67
Cash in the Company's principal office in currency.....		\$125 38
Cash belonging to the Company deposited in banks.....		132,003 38
Total amount of cash items.....		132,128 76
Premiums in due course of collection.....		84,786 44
Bills receivable, not matured, for fire risks.....		1,850 61
Agents' balances in course of collection.....		52,305 83
Aggregate amount of all actual available assets.....		\$1,864,598 31

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$35,466 66
Losses unadjusted, including all reported and supposed losses.....	45,071 56
Losses resisted, including interest, costs and expenses.....	24,752 48
Net amount of all unpaid losses and claims.....	\$105,290 70
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$459,235 30
Unearned premiums, pro rata, on fire risks running more than one year.....	280,454 62
Total unearned premiums as computed above.....	749,789 92
Aggregate liabilities.....	\$855,080 62

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,271,865 10
Deduct re-insurance, rebate and return premiums.....	116,988 69
Net cash received for premiums (all fire).....	\$1,154,926 41
Interest and dividends received from all sources.....	73,568 28
Aggregate income received during the year in cash.....	\$1,228,494 69

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$699,980 70
Paid for commission and brokerage.....	155,297 69
Salaries and charges of officers, clerks and other employees.....	81,082 58
Amount paid for State, national and local taxes.....	29,390 15
All other payments.....	78,314 99
Aggregate expenses during the year in cash.....	<u>\$1,044,066 11</u>

## V. MISCELLANEOUS.

*Risks and Premiums*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$139,386 401	\$1,405,072 57
Written or renewed during the year.....	159,643,735	1,271,865 10
Total .....	\$289,030,136	\$2,676,937 67
Deduct those expired and marked off as terminated.....	138,364,964	1,200,342 73
Net amount in force.....	<u>\$150,675,172</u>	<u>\$1,476,594 94</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$95,787,432	\$918,676 61	1-2	\$459,335 30
1878.....	Two years.....	242,857	2,058 34	1-4	514 59
1879.....		524,086	4,132 65	3-4	3,099 49
1877.....	Three years.....	9,204,614	88,837 06	1-6	14,806 18
1878.....		11,220,240	104,943 24	1-2	52,471 62
1879.....		11,315,302	104,967 60	5-6	87,473 00
1876.....		903,571	10,205 00	1-8	1,275 75
1877.....	Four years.....	306,271	3,418 47	3-8	1,281 93
1878.....		501,435	4,920 23	5-8	3,075 14
1879.....	Five years.....	567,547	5,794 73	7-8	5,070 39
1875.....		2,664,915	36,841 94	1-10	3,684 19
1876.....		3,145,311	40,622 02	3-10	12,186 61
1877.....		5,221,500	57,902 51	1-2	28,951 21
1878.....		3,050,124	36,935 36	7-10	25,854 75
1879.....		5,411,857	56,344 08	9-10	50,709 67
Totals.....		<u>\$150,675,172</u>	<u>\$1,476,594 94</u>	<u>.....</u>	<u>\$749,789 92</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$15,372,719 00
Total losses paid from organization to date.....	10,448,362 55
Total amount of losses incurred during the year.....	692,409 66
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$122,000; Oregon, \$61,000; Georgia, \$26,362; Virginia, \$63,382; North Carolina, \$12,200; total.....	<u>285,144 00</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,310,537 00
Amount of fire premiums received .....	11,719 71
Amount of fire losses paid.....	14,472 30
Amount of losses incurred.....	11,249 51

# NORTH GERMAN FIRE INSURANCE COMPANY.

## HAMBURG, GERMANY.

Incorporated May 28, 1868.

Commenced business June 1, 1868.

H. J. MERCK, *President.*CLEMENS PERGER, *Secretary.*

Capital stock authorized, m. 4,500,000.

Capital actually paid in, m. 900,000.

### I. ASSETS.

Loans on bond and mortgage (first liens).....	m. 52,500 00
Buildings insured for.....m. 118,000 00	

#### *Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Norwegian State bonds.....	m. 141,800	m. 136,527 00
Altona-Kiel Railway bonds.....	50,000	50,872 50
United States bonds deposited with Insurance Department of New York.....	\$270,000	\$1,183,106 25
United States bonds deposited with Insurance Department of Virginia.....	12,000	52,582 50
United States bonds in hands of the United States branch of the Company.....	17,500	76,682 83
Total market value.....		m. 1,499,771 08
Cash in the Company's principal office in currency.....		m. 2,312 16
Cash belonging to the Company deposited in banks.....		80,705 63
Total amount of cash items.....		83,018 79
Premiums in due course of collection.....		255,194 02
Bills of exchange.....		330,153 94
Aggregate amount of all actual available assets.....		m. 2,220,637 83

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	m. 22,400 00
Losses unadjusted, including all reported and supposed losses.....	77,242 72
Total amount of claims for losses.....	m. 99,642 72
Deduct re-insurance thereon.....	59,601 19
Net amount of all unpaid losses and claims.....	m. 40,041 53
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, m. 351,645 81	
Unearned premiums, pro rata, on fire risks running more than one year.....	57,387 14
Total unearned premiums as computed above.....	409,032 95
All other demands against the Company.....	274,975 83
Total liabilities, except capital and net surplus.....	m. 724,050 31
Joint stock capital paid up in cash.....	900,000 00
Surplus beyond all liabilities.....	596,587 52
Surplus constituting a permanent reserve fund represented by scrip which cannot be redeemed so as to diminish said reserve.....	m. 400,000 00
Aggregate liabilities, including capital and net surplus.....	m. 2,220,637 83



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	m. 1,511,725 22
Deduct re-insurance, rebate and return premiums.....	763,496 13

Net cash received for premiums (all fire).....	m. 748,229 09
Interest received on bonds and mortgages.....	4,638 00
Interest and dividends received from all other sources.....	84,279 63

Aggregate income received during the year in cash..... m. 837,146 72

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	m. 413,680 19
Deduct salvages and re-insurances.....	166,849 68

Net amount paid for losses (all fire).....	m. 246,830 51
Cash dividends actually paid.....	75,000 00
Paid for commission and brokerage.....	116,884 67
Taxes, salaries and charges of officers, clerks and other employees...	155,938 42

Aggregate expenses during the year in cash..... m. 594,653 60

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	m. 121,514,796	m. 535,101 98
Written or renewed during the year.....	270,893,405	1,511,725 22
Total.....	m. 391,908,201	m. 2,046,827 20
Deduct those expired and marked off as terminated.....	181,683,485	623,124 97
In force at the end of the year.....	m. 210,224,716	m. 1,423,702 23
Deduct amount re-insured.....	64,860,049	618,838 14
Net amount in force.....	m. 145,364,667	m. 804,864 09

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1878.....	One year or less.....	m. 133,513,663	m. 703,291 92	1-2	m. 351,645 81
1877.....	Two years.....	1,023,114	6,321 06	1-4	1,580 26
1876.....		526,725	3,151 23	3-4	2,359 42
1875.....	Three years.....	1,128,815	9,887 56	1-6	1,647 92
1877.....		1,078,818	8,058 06	1-2	4,029 03
1876.....		681,948	5,710 13	5-6	4,758 44
1875.....	Four years.....	347,356	2,749 89	1-8	343 73
1876.....		434,195	3,412 39	3-8	1,279 64
1877.....		209,113	1,978 04	5-8	1,236 27
1875.....	Five years.....	64,958	425 96	7-8	572 71
1874.....		477,613	5,071 34	1-10	507 13
1875.....		575,453	6,284 30	3-10	1,885 29
1876.....		694,712	7,563 76	1-2	3,751 88
1877.....		1,860,874	16,427 30	7-10	11,499 10
1878.....		2,747,310	24,591,47	9 10	22,132 32
Totals.....		m. 145,364,667	m. 804,864 09		m. 409,032 95

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	m. 6,920,363 90
Total losses paid from organization to date.....	1,912,573 39
Total cash dividends declared since the Company commenced business.....	298,900 00
Total amount of the Company's stock owned by the directors at par value.....	330,000 00
Total amount of losses incurred during the year.....	269,706 04
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia.....	\$12,000 00

# UNITED STATES BRANCH OF THE NORTH GERMAN FIRE INSURANCE COMPANY.

No. 202 BROADWAY, NEW YORK CITY.

CLEMENS KUHLMAN, *Manager.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$324,500 00	\$344,781 25	
Cash in the Company's principal office, in currency.....		\$194 96	
Cash belonging to the Company deposited in banks.....		26,192 26	
Total amount of cash items.....			26,387 22
Premiums in due course of collection.....			20,261 63
Aggregate amount of all actual available assets.....			\$331,430 10

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$949 21	
Losses unadjusted, including all reported and supposed losses.....	24,350 00	
Net amount of all unpaid losses and claims .....		\$25,299 21
Unearned premiums, at 50 per cent. of premiums on risks under one year....	\$108,821 09	
Unearned premiums, pro rata, on fire risks running more than one year.....	11,057 35	
Total unearned premiums as computed above.....		114,878 44
Aggregate liabilities.....		\$140,177 65

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$258,010 27	
Deduct re-insurance, rebate and return premiums .....	50,537 78	
Net cash received for premiums (all fire).....		\$207,472 49
Interest and dividends received from all other sources.....		13,590 00
Received from home office.....	\$65,000 00	
Aggregate income received during the year in cash.....		\$286,062 49

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$189,870 20	
Deduct salvages and re-insurances .....	9,699 93	
Net amount paid for losses (all fire).....		\$179,970 27

Paid for commission and brokerage.....	\$47,441 41
Salaries and charges of officers, clerks and other employees.....	18,161 03
Amount paid for State, national and local taxes.....	7,720 79
All other payments, viz.: rent, printing, stationery and other miscellaneous expenses.....	23,208 50
Aggregate expenses during the year in cash.....	<u>\$276,502 00</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	\$15,121,365	\$149,203 95
Written or renewed during the year .....	25,496,462	283,772 82
Total.....	<u>\$38,617,827</u>	<u>\$432,976 77</u>
Deduct those expired and marked off as terminated.....	19,989,059	203,361 20
In force at the end of the year.....	<u>\$18,628,768</u>	<u>\$229,615 57</u>
Deduct amount re-insured .....	365,817	4,055 16
Net amount in force.....	<u>\$18,262,951</u>	<u>\$225,560 41</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$16,648,950	\$207,642 18	1-2	\$103,821 09
1878.....	Two years.....	416,023	4,263 43	1-4	1,065 86
1879.....		110,627	1,148 90	3-4	861 67
1877.....	Three years.....	10,700	171 00	1-6	28 50
1878.....		318,563	3,536 70	1-2	1,768 35
1879.....	Four years.....	519,741	5,739 40	5-6	4,782 83
1878.....		11,260	203 35	5-8	127 09
1879.....	Five years.....	25,700	113 65	7-8	99 43
1878.....		52,900	719 95	7-10	503 96
1879.....		157,497	2,021 85	9-10	1,819 66
Totals.....		<u>\$18,262,951</u>	<u>\$225,560 41</u>	<u>.....</u>	<u>\$114,878 44</u>

*General Interrogatories.*

Total amount of losses incurred during the year.....	<u>\$186,793 84</u>
--	---------------------

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$159,354 00
Amount of fire premiums received.....	2,038 02
Amount of fire losses paid.....	4,366 62
Amount of losses incurred.....	2 50

## NORTHERN ASSURANCE COMPANY.

LONDON, ENGLAND.

Incorporated 1836.

Commenced business June, 1836.

SIR WM. MILLER, Bart., *Chairman.*A. P. FLETCHER, *General Manager.*

Capital stock authorized, \$15,000,000.

\$Capital actually paid in, 750,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered...	\$375,986 27
Loans on bond and mortgage (first liens).....	2,768,848 27
Life interests.....	10,994 82
Reversions.....	161,985 02

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
New 3 per cent. annuities.....	£50,000	£45,465 0 10
Consolidated 3 per cent. annuities.....	30,000	28,536 17 6
Brisbane Bridge 5 per cent. bonds.....	11,000	11,254 10 5
British Columbia debentures.....	4,300	4,645 14 7
Canadian deposit.....	\$100,000	19,665 16 0
Canadian 6 per cent. debts. Prince Edward's Island.....	£100,000	10,000 0 0
Cape of Good Hope Gov. debentures.....	2,000	2,000 0 0
Cape of Good Hope 4½ per cent. bonds.....	10,000	9,950 0 0
Christ Church (New Zealand) 6 per cent. bonds.....	6,000	6,120 0 0
City of Auckland 6 per cent. bonds.....	5,000	4,861 14 0
City of Melbourne 5 per cent. bonds, 1894.....	4,000	4,001 4 2
City of Montreal 5 per cent. bonds.....	9,800	8,758 6 8
Corporation of Quebec bonds.....	1,900	1,791 11 9
Dominion of Canada 4 per cent. reg. stock, 1874.....	10,000	8,753 4 0
Dominion of Canada, Province of Quebec.....	10,000	9,717 10 0
Dominion of Canada 4 per cent. stock, 1876.....	10,000	9,012 1 0
Eastern Bengal Railway Co.....	50,000	61,381 2 1
Jamaica Government 5 per cent. bonds.....	1,800	1,800 0 0
Jamaica Government 6 per cent. bonds.....	1,200	1,203 10 7
Mauritius Government debentures.....	10,000	11,689 7 8
Melbourne City 6 per cent. bonds, 1883 and 1887.....	300	304 13 4
Natal Government 4½ per cent. debentures.....	5,000	4,762 10 0
New South Wales Government debentures.....	10,700	9,992 1 1
New Zealand (Canterbury) Government debentures.....	10,100	10,616 11 8
New Zealand 4½ per cent. bonds, 1875.....	20,000	18,600 0 0
Otago 6 per cent. debentures.....	2,000	2,167 18 2
Province of Ontario, Canada, Government annuities.....	\$75,732	11,271 3 9
Queensland Government debentures.....	£5,000	4,658 6 7
St. Christopher Government 6 per cent. debentures.....	£100	2,993 12 2
St. Lucia Government 6 per cent. bonds.....	2,900	3,132 16 2
South Australian Government debentures.....	1,250	1,256 7 1
South Australian Government 4 per cent. bonds.....	9,500	8,545 5 0
Straits Settlements Government 4½ per cent. bonds.....	15,000	14,908 1 0
Trinidad Government 5 per cent. loan.....	22,700	22,825 14 11
Victoria Government 5 per cent. bonds, 1885.....	3,000	3,222 17 1
Victoria Government 5 per cent. debentures.....	3,800	4,075 15 8
Victoria Government 6 per cent. debentures.....	8,500	10,544 6 2
New Zealand Government 4 per cent. debentures.....	10,000	9,050 0 0
Austrian Silver Rentes.....	15,000	8,005 0 3
Brazilian deposit (Para).....	Rs. 10,900	801 15 5
Brazilian deposit (Rio de Janeiro).....	10,000	995 0 0
City of Boston 5 per cent. bonds, 1869.....	£10,000	10,600 0 0
City of Boston 5 per cent. bonds, 1873.....	10,000	10,600 0 0
City of Providence, 5 per cent. bonds.....	10,500	10,710 0 0
Chilian Government 5 per cent. debentures.....	18,000	9,545 16 8
Bergisch Markische Railway debentures.....	Ths. 59,800	7,386 7 3
Obereschlesische 3½ per cent. Railway deb. (Prussian dep.).....	5,000	646 18 3
Prussian State bonds.....	2,700	561 6 2
Rhein Nahe Railway debentures.....	32,500	4,739 12 10



	Par value.	Market value.
Dutch Indian 4½ per cent. Railway bonds, 1869.....	£10,500	£8,320 16 8
Dunaburg and Witepsk Railway Co.....	9,600	9,916 17 4
Imperial Brazilian 5 per cent. loan, 1871.....	10,000	7,654 16 1
Massachusetts 5 per cent. bonds.....	17,800	18,686 0 0
Norwegian Government 4½ per cent. bonds.....	10,000	9,607 14 2
Provincial Orel-Vitepsk Railway Co.....	6,000	5,019 5 0
St. Louis 6 per cent. bonds.....	8,000	8,640 0 0
Swedish Government 4½ per cent. bonds.....	10,000	9,628 16 8
Swiss investment.....	Frs. 45,000	1,864 16 1
United States bonds.....	\$721,000	152,414 15 0
Württemberg State bonds.....	F1. 20,000	1,313 8 7
Bell Brothers limited.....	£20,000	20,000 0 0
Chelsea Water Works 4½ per cent. debent. stock, 1873.....	300	306 12 3
Evesham and Redditch Railway Co.....	20,000	20,000 0 0
Gas Light and Coke Co. 4 per cent. debent. stock.....	4,515	4,515 0 0
Great Eastern Railway debenture stock.....	20,000	20,949 15 6
Grand Junction Water Works Co.....	1,500	1,503 5 0
Isle of Wight Railway Co. 5 per cent. debent. stock.....	4,600	5,158 6 6
Isle of Wight Railway Co. 5 per cent. per. B deb. stock.....	27,039	31,432 0 0
Lambeth Water Works 4 per cent. debent. stock.....	345	345 0 0
London and St. Katharine Dock Co. debent. bonds.....	2,000	2,000 0 0
Llynvi and Ogmore Railway Co. 4½ per cent. deb. stock.....	10,778	10,778 0 0
Manchester, Sheffield and Lincoln Railway Co.....	5,000	4,992 5 10
Mersey Docks and Harbor Co. debentures.....	20,000	20,000 0 0
Millwall Dock Co. debenture stock.....	46,500	52,886 16 6
North Metropolitan Tramways Co.....	5,000	5,000 0 0
Southwark and Vauxhall Water Co. 4½ per cent. deb. stock.....	10,000	10,000 0 0
Southwark and Vauxhall Water Co. 4 per cent. deb. stock.....	4,000	4,000 0 0
The Shotts Iron Company.....	19,625	19,625 0 0
Weymouth and Portland Railway Co. debenture stock.....	10,000	10,000 0 0
Chelsea Water Works perp. 4½ per cent. pref. stock.....	1,819	1,822 2 9
City of Glasgow Union Railway Co. "F" pref. shares.....	10,000	11,641 10 7
Gas Light and Coke Co. 5 per cent. pref. shares, 5th issue.....	500	500 0 0
Great Eastern Railway 5 per cent. pref. stock, 1862.....	10,000	10,918 5 9
Great Eastern Railway 5 per cent. pref. stock, 1863.....	7,000	7,182 17 0
Great Eastern Railway 5 per cent. pref. stock, 1864.....	10,000	10,134 19 2
London, Brighton and S. Coast 5 per cent. pref. stock, No. 1.....	10,000	10,470 4 8
London and St. Katharine Dock Co. 4½ per cent. pref. stock.....	10,000	10,000 0 0
London and St. Katharine Dock Co. new pref. stock, 1878.....	7,000	7,375 0 0
Llynvi and Ogmore Railway 6 per cent. consol. stock.....	27,900	33,439 18 4
North British Railway 4½ per cent. pref. stock.....	15,000	14,365 12 2
North Staffordshire Railway new pref. stock.....	10,550	10,987 18 4
Southwark and Vauxhall Water Co. 5 per cent. pref. stock.....	9,000	9,003 15 2
Weymouth and Portland Railway Co.....	25,000	19,551 12 3
Great North of Scotland Railway Co.....	7,715	8,054 6 5
Caledonia Railway Co.....	30,920	31,336 16 4
East London Water Works Co.....	3,000	4,338 9 11
Gas Light and Coke Co. stock.....	11,155	18,534 15 3
Grand Junction Water Works Co. ordinary shares.....	2,000	3,199 0 5
Lambeth Water Works Co.....	2,040	2,910 0 0
Southwark and Vauxhall Water Works Co.....	6,600	7,405 8 0
Rent charges.....		14,518 6 8
Total market value.....		£1,192,437 14 1

\$5,962,188.52

*Loans on Stock Collaterals.*

	Amount loaned.
On parochial and other public rates.....	£187,987 12 0
On life interests.....	29,075 18 11
On reversions.....	44,873 7 2
On the Company's policies.....	48,147 0 8
On Indian and Colonial Government securities.....	30,000 0 0
On stocks of sundry incorporated companies.....	16,254 13 0
On railway preference shares.....	24,000 0 0
Total amount.....	£380,338 10 6

1,901,695 31

Cash in the Company's principal office in currency.....	\$1,775 21
Cash belonging to the Company deposited in bank.....	435,569 73

Total amount of cash items.....	437,335 94
Interest due and accrued on stocks owned, not included in market value.....	94,101 19
Interest accrued on collateral loans.....	58,117 77
Premiums in due course of collection.....	58,977 85
Bills receivable, not matured.....	111,898 12
All other property, viz.: rents due and accrued, \$1,494; due from other companies and agent £489,360.23; stamps, \$1,501.27; total.....	492,356 50

Aggregate amount of all actual available assets..... \$12,434,485 58



*Items not Admitted as Available Assets.*

London Salvage Corps shares.....	\$2,430 00
Glasgow Salvage Corps shares.....	7,130 00
Loans on personal security.....	55,975 00
Total .....	<u>\$65,535 00</u>

## II. LIABILITIES.

Net amount of all unpaid losses and claims, fire, \$149,923.17; life, \$141,195.50; total.....	\$291,118 67
Unearned premiums.....	676,148 75
Net re-insurance reserve and other liabilities, except capital under the life insurance or any other special department.....	7,104,640 65
Bills payable.....	6,125 00
Cash dividends unpaid, due or to become due.....	6,405 39
Salaries and other miscellaneous expenses due and accrued.....	35,378 56
Due to other companies and agents.....	118,705 77
Total liabilities, except capital and net surplus.....	<u>\$8,238,522 79</u>
Joint stock capital paid up in cash.....	750,000 00
Surplus beyond all liabilities.....	<u>3,445,962 79</u>

Aggregate liabilities, including paid-up capital and net surplus, \$12,434,485 58

## III. INCOME DURING THE YEAR.

	Fire.	Life.
Net cash received for premiums.....	\$2,028,446 27	\$789,085 34
Interest and dividends received from all sources.....		\$2,817,531 63
Income from all other sources, viz.: sale of annuities, \$14,495.42; profit on investments realized, \$763.71; transfer dues, \$208.75; total.....		536,250 96
		<u>15,467 88</u>
Aggregate income received during the year in cash.....		<u>\$3,369,250 47</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Life.
Net amount paid for losses.....	\$900,092 29	\$469,132 85
Cash dividends actually paid.....		\$1,369,225 14
For surrender of life policies.....		318,750 00
Paid to annuitants.....		53,877 03
Paid for commission and brokerage (fire and life).....		32,921 04
Salaries and charges of officers, clerks and other employees.....		308,433 50
Amount paid for State, national and local taxes.....		366,438 69
All other payments, viz.: allowance to retired officers, \$4,287.50; bad debts, \$8,423.77; loss on exchange, \$1,639.54; total.....		28,314 17
		<u>14,350 81</u>
Aggregate expenses during the year in cash.....		<u>\$2,492,360 43</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$438,114,000	\$1,345,727 78
Written or renewed during the year.....	680,379,000	2,028,446 27
Total.....	<u>\$1,098,493,000</u>	<u>\$3,374,174 27</u>
Deduct those expired and marked off as terminated.....	658,240,200	2,021,876 53
Net amount in force.....	<u>\$440,252,800</u>	<u>\$1,352,297 52</u>

*General Interrogatories.*

Total fire premiums received from the organization of the Company to date.....	\$24,780,686 00
Total fire losses paid from organization to date.....	14,861,361 00
Total cash dividends declared since the Company commenced business.....	2,370,336 88
Total amount of the Company's stock owned by the directors at par value.....	145,275 00
Total amount loaned to stockholders and officers.....	22,855 00
Total amount of fire losses incurred during the year.....	900,092 29
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries.....	824,970 66

## UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY.

No. 33 PINE STREET, NEW YORK CITY.

RICHARD D. ALLIGER, *Resident Manager.*

### I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$651,000 00	\$676,125 00
Cash in the Company's principal office in currency.....		\$175 00
Cash belonging to the Company deposited in banks.....		27,835 00
Total amount of cash items.....		28,010 00
Premiums in due course of collection.....		50,711 00
Aggregate amount of all actual available assets.....		\$754,846 00

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$250 00
Losses unadjusted, including all reported and supposed losses.....	23,068 00
Losses resisted, including interest, costs and expenses.....	4,732 00
Net amount of all unpaid losses and claims.....	\$28,050 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$171,915 00
Unearned premiums, pro rata, on fire risks running more than one year.....	48,737 00
Total unearned premiums as computed above.....	220,652 00
Commissions and other charges due and to become due to agents and brokers.....	7,607 00
Aggregate liabilities .....	\$256,309 00

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$471,946 00	
Deduct re-insurance, rebate and return premiums.....	62,564 00	
Net cash received for premiums (all fire).....		\$409,382 00
Interest and dividends received from all sources.....		29,153 00
Aggregate income received during the year in cash.....		\$438,535 00

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$290,866 00	
Deduct salvages and re-insurances.....	540 00	
Net amount paid for losses (all fire).....		\$290,326 00
Paid for commission and brokerage.....		69,359 00
Salaries and charges of officers, clerks and other employees.....		26,686 00
Amount paid for State, national and local taxes.....		14,074 00
All other payments.....		22,719 00
Aggregate expenses during the year, in cash.....		\$423,164 00

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$33,965,764	\$403,581 00
Written or renewed during the year.....	48,637,171	471,946 00
Total.....	\$82,602,935	\$875,527 00
Deduct those expired and marked off as terminated.....	43,292,174	440,857 00
In force at the end of the year.....	\$39,310,761	\$434,670 00
Deduct amount re-insured.....	61,812	1,099 00
Net amount in force.....	\$39,248,949	\$433,571 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$30,995,560	\$343,839 00	1-2	\$171,915 00
1878.....		56,641	683 00	1-4	146 00
1879.....	Two years.....	134,721	1,307 00	3-4	906 00
1877.....		1,494,884	16,599 00	1-6	2,766 00
1878.....	Three years.....	1,763,766	19,546 00	1-2	9,774 00
1879.....		1,645,189	16,547 00	5-6	13,715 00
1876.....		67,798	712 00	1-8	89 00
1877.....	Four years.....	202,075	2,076 00	3-8	779 00
1878.....		68,801	727 00	1-8	454 00
1879.....		296,058	2,975 00	7-8	2,603 00
1876.....		465,205	5,988 00	3-10	1,796 00
1877.....	Five years.....	763,299	8,648 00	1-2	4,324 00
1878.....		631,452	7,088 00	7-10	4,962 00
1879.....		663,560	7,135 00	9-10	6,423 00
Totals.....		\$39,248,949	\$433,571 00	.....	\$220,652 00

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$1,533,815 00
Total losses paid from organization to date.....	699,227 00
Total amount of losses incurred during the year.....	308,144 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$100,000; Virginia, \$50,000; Georgia, \$25,000; North Carolina, \$10,000; Oregon, \$50,000; total.....	
	235,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$640,085 00
Amount of fire premiums received.....	5,721 00
Amount of fire losses paid.....	2 50
Amount of losses incurred.....	2 50

## NORWICH UNION FIRE INSURANCE COMPANY.

## NORWICH, ENGLAND.

Incorporated 1797.

Commenced business 1797.

HENRY S. PATTESON, *President.*CHAS. EDWARD BIGNOLD, *Secretary.*

Capital stock authorized, \$2,750,000.

Capital actually paid in, \$330,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered...	\$119,271 56
Loans on bond and mortgage (first liens).....	237,500 00
Interest accrued on bond and mortgage loans.....	3,493 70

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Bank of England stock.....	\$130,000 00	\$332,800 00
Three per cent. consols, England.....	540,000 00	510,975 00
Three per cent. annuities, England.....	252,769 08	235,075 25
East India Railway debentures stock.....	60,000 00	66,000 00
Cornwall Railway, England, debentures stock.....	65,000 00	73,450 00
Manchester, Sheffield and Lincolnshire Railway debentures stock.....	100,000 00	111,000 00
North Eastern Railway debentures stock.....	33,500 00	34,505 00
South Indian Railway debentures stock.....	150,000 00	159,000 00
Indian 4 per cent. stock.....	63,647 50	63,647 50
Total par and market value.....	\$1,394,916 58	\$1,586,462 75

Cash belonging to the Company deposited in banks.....	1,586,452 75
Interest due and accrued on stocks owned but not included in market value.....	725,484 40
Premiums in due course of collection.....	12,445 85
	102,014 20
Aggregate amount of all actual available assets.....	\$2,786,672 46

*Items Not Admitted as Available Assets.*

London Salvage Corps fund.....	\$11,105 00
--------------------------------	-------------

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$107,320 58
Unearned premiums.....	719,587 38
Cash dividends unpaid, due or to become due.....	42,712 73
Commissions and other charges due and to become due to agents and brokers.....	2,000 00
Total liabilities except capital and net surplus.....	\$871,620 69
Joint stock capital paid up in cash.....	330,000 00
Surplus beyond all liabilities.....	1,585,051 77
Aggregate liabilities, including capital and net surplus.....	\$2,786,672 46

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,543,060 29
Deduct re-insurance, rebate and return premiums.....	104,785 54
Net cash received for premiums (all fire).....	\$1,439,174 75
Interest received on bonds and mortgages.....	9,353 70
Interest and dividends received from all other sources.....	78,267 60
Received for rent.....	5,869 06
Aggregate income received during the year in cash.....	\$1,532,665 11

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$729,541 80
Cash dividends actually paid.....	275,000 00
Paid for commission and brokerage.....	206,624 00
Salaries and charges of officers, clerks and other employees.....	57,230 96
Amount paid for State, national and local taxes.....	212 91
All other payments, viz.: advertising, printing, stationery, rent and all other office expenses.....	87,498 35
Aggregate expenses during the year in cash.....	\$1,356,108 02

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 28th day of September of the preceding year.....	\$706,531,795	\$1,524,719 10
Written or renewed during the year.....	10,147,290	19,241 19
Total.....	\$717,079,085	\$1,543,960 29
Deduct amount re-insured.....	29,373,960	104,785 54
Net amount in force.....	\$687,705,125	\$1,439,174 75

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$32,116,253 52
Total losses paid from organization to date.....	17,826,514 00
Total cash dividends declared since the Company commenced business.....	2,949,058 65
Total amount of the Company's stock owned by the directors at par value.....	30,450 00
Total amount of losses incurred during the year.....	733,130 00



# UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY.

No. 61 WALL STREET, NEW YORK CITY.

J. MONTGOMERY HARE, *Manager.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$475,000 00	\$490,437 50	
			\$490,437 50
Cash in the Company's principal office in currency.....		\$5 07	
Cash belonging to the Company deposited in bank.....		60,220 03	
Total amount of cash items.....			60,225 10
Premiums in due course of collection.....			24,038 48
Aggregate amount of all actual available assets. ....			\$574,701 08

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,470 18	
Losses unadjusted, including all reported and supposed losses.....	2,500 00	
Net amount of all unpaid losses and claims.....		\$8,970 18
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$79,623 90	
Unearned premiums, pro rata, on fire risks running more than one year.....	10,029 80	
Total unearned premiums as computed above.....		89,653 70
Salaries and other miscellaneous expenses due and accrued.....		416 67
Aggregate liabilities.....		\$99,040 55

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$201,174 11	
Deduct re-insurance, rebate and return premiums.....	20,818 27	
Net cash received for premiums (all fire).....		\$180,355 84
Interest and dividends received from all sources.....		9,409 37
Aggregate income received during the year in cash.....		\$189,765 21

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$6,163 42	
Deduct salvages and re-insurances.....	37 00	
Net amount paid for losses (all fire).....		\$26,125 42
Paid for commission and brokerage.....		29,671 50
Salaries and charges of officers, clerks and other employees.....		13,033 03
Amount paid for State, national and local taxes.....		3,141 91
All other payments.....		14,373 21
Aggregate expenses during the year in cash.....		\$86,345 07

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
Written or renewed during the year.....	\$26,497,591	\$184,895 78
Deduct those expired and marked off as terminated.....	5,088,328	10,891 02
In force at the end of the year.....	\$21,409,263	\$174,004 76
Deduct amount re-insured.....	1,265,245	2,480 98
Net amount in force.....	\$20,144,018	\$171,163 78

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$18,641,782	\$159,247 80	1-2	\$79,623 90
1879.....	Two years.....	262,915	1,700 68	3-4	1,275 51
1879.....	Three years.....	836,088	6,448 72	5-6	5,373 93
1879.....	Four years.....	43,325	382 22	7-8	334 44
1879.....	Five years.....	359,938	3,384 86	9-10	3,045 92
Totals.....		\$20,144,018	\$171,163 78	.....	\$89,653 70

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$598,623 00
Amount of fire premiums received.....	4,406 33

## PHENIX ASSURANCE COMPANY.

LONDON, ENGLAND.

Incorporated 1782.

Commenced business 1783.

OCTAVIUS E. COOPE, *Chairman.*JOHN J. BROOMFIELD, *Secretary.*

Capital stock authorized, £71,918 15 0.

Capital actually paid in, £71,918 15 0.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered,	£118,949 9 5
Loans on bond and mortgage (first liens).....	185,957 10 0
Interest accrued on bond and mortgage loans....	411 10 0

*Stocks, Bonds, etc., Owned by the Company.*

	Market value.	Par value.
Three per cent. consolidated annuities.....	£189,500 0 0	£200,000 0 0
New 3 per cent. annuities.....	93,250 0 0	100,000 0 0
Canada 5 per cent. inscribed stock.....	10,712 0 0	10,300 0 0
Canada Dominion stock.....	10,309 5 8	10,309 5 8
India 4 per cent. annuities.....	20,050 0 0	20,000 0 0
India 4 per cent. debentures.....	14,925 0 0	15,000 0 0
India 4 per cent. loan (rupee paper).....	20,000 0 0	25,000 0 0
East Indian Railway 4½ per cent. debenture stock.....	22,000 0 0	20,000 0 0
London and North Western Railway 4 per cent. stock.....	10,500 0 0	10,000 0 0
South Eastern 5 per cent. consolidated preferred stock..	12,200 0 0	10,000 0 0
London, Brighton and South Coast Railway debenture stock.....	11,500 0 0	10,000 0 0
North Staffordshire 4½ per cent. debenture stock.....	10,725 0 0	10,000 0 0
Great Eastern 5 per cent. B debenture stock.....	4,880 0 0	4,000 0 0
East Indian Railway 4 per cent. debentures.....	60,000 0 0	60,000 0 0
Loan on life policy in "Pelican" (premium and interest "secured on land").....	3,079 10 0	3,079 10 0
Gas Light and Coke Co.'s debentures stock.....	20,000 0 0	20,000 0 0
Land Securities Co.'s debentures.....	40,000 0 0	40,000 0 0
Cape of Good Hope 4½ per cent. bonds.....	18,425 0 0	20,000 0 0
Victoria 4 per cent. bonds.....	17,882 0 0	20,000 0 6
South Australian 4 per cent. bonds.....	18,125 0 0	20,000 0 0
Total market and par value.....	£608,062 15 8	£627,688 5 8

£608,062 15 8

Cash in the Company's principal office, in currency.....	£295 2 5
Cash belonging to the Company deposited in bank.....	35,365 5 3

Total amount of cash items.....	35,660 7 8
Interest due and accrued on stocks owned, not included in market value.....	7,095 0 0
Interest due and accrued on loan on life policy.....	112 10 0
Premiums in due course of collection.....	54,175 4 8
Bills receivable, not matured, for fire risks.....	11,000 15 0

Aggregate amount of all actual available assets..... £1,021,425 2 5

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	£60,150 0 0
Unearned premiums.....	262,655 17 7
Cash dividends unpaid, due or to become due.....	2,067 0 0

Total liabilities, except capital and net surplus.....	£324,872 17 7
Joint stock capital paid up in cash.....	71,918 15 0
Surplus beyond all liabilities.....	624,633 9 10

Aggregate liabilities, including capital and net surplus..... £1,021,425 2 5

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	£525,311 15 7
Deduct re-insurance, rebate and return premiums.....	14,323 2 10

Net cash received for premiums (all fire).....	£510,988 12 5
Interest received on bonds and mortgages.....	7,093 16 9
Interest and dividends received from all other sources.....	29,721 9 2

Aggregate income received during the year, in cash..... £547,803 18 4

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	£257,937 6 5
Cash dividends actually paid.....	131,079 0 0
Paid for commission and brokerage.....	75,720 14 7
Salaries and other charges of officers, clerks and other employees,	54,468 7 10

Aggregate expenses during the year in cash..... £519,205 8 10

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	£157,136,400	£523,788 0 0
Written or renewed during the year.....	157,593,478	525,311 15 3
Total.....	£314,729,878	£1,049,099 15 3
Deduct those expired and marked off as terminated.....	152,781,300	509,271 0 0
In force at the end of the year.....	£161,948,578	£539,828 15 3
Deduct amount re-insured.....	4,355,100	14,517 0 0
Net amount in force.....	£157,593,478	£525,311 15 3

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	£19,621,799 12 0
Total losses paid from organization to date.....	12,323,542 16 1
Total cash dividends declared since the Company commenced business.....	4,064,352 12 6
Total amount of the Company's stock owned by the directors at market value.....	217,339 10 0
Total amount loaned to stockholders and officers.....	36,000 0 0
Total amount of fire losses incurred during the year.....	248,365 0 0
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In Canada.....	20,609 5 8

## UNITED STATES BRANCH OF THE PHENIX ASSUR- ANCE COMPANY.

No. 54 WILLIAM STREET, NEW YORK CITY.

ALEXANDER D. IRVING and JACOB S. IRVING, *Managers.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$400,000 00	\$412,500 00
Cash belonging to the Company deposited in banks.....		14,636 59
Interest due and accrued on stocks owned, not included in market value. ....		7,000 00
Premiums in due course of collection.....		17,606 06
Aggregate amount of all actual available assets. ....		\$451,742 65

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$5,026 26
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$27,748 76
Unearned premiums, pro rata, on fire risks running more than one year.....	5,468 67
Total unearned premiums as computed above.....	33,207 43
All other demands against the Company, viz.: taxes and assessments, \$79; commissions and other charges due and to become due to agents and brokers, \$3,786.01; return premiums, \$185.19; sundries, \$26.35; total.....	4,076 55
Aggregate liabilities.....	<u>\$42,310 24</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$44,141 92
Deduct re-insurance, rebate and return premiums.....	5,328 96
Net cash received for premiums (all fire).....	\$38,812 96
Interest and dividends received from all sources.....	7,000 00
Aggregate income received during the year, in cash.....	<u>\$45,812 96</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$6,755 92
Paid for commission and brokerage.....	5,432 90
Salaries and charges of officers, clerks and other employees.....	2,664 85
Amount paid for State, national and local taxes.....	1,564 68
All other payments, viz.: printing, stationery, advertising, rent, traveling, etc.....	7,758 92
Aggregate expenses during the year in cash.....	<u>\$24,176 37</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
Written or renewed during the year.....	\$9,787,349	\$64,329 77
Deduct those expired and marked off as terminated.....	956,386	1,187 85
In force at the end of the year.....	\$8,830,963	\$63,141 92
Deduct amount re-insured.....	178,716	838 05
Net amount in force.....	<u>\$8,652,247</u>	<u>\$62,313 87</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$7,720,697	\$55,497 52	1-2	\$27,748 76
1879.....	Two years.....	213,100	1,547 23	3-4	1,110 42
1879.....	Three years.....	444,475	2,901 81	5-6	2,218 17
1879.....	Four years.....	8,000	20 00	7-8	17 50
1879.....	Five years.....	265,975	2,347 31	9-10	2,112 58
Totals.....		<u>\$8,652,247</u>	<u>\$62,313 87</u>		<u>\$33,207 43</u>

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$38,812 96
Total losses paid from organization to date.....	6,755 92
Total amount of losses incurred during the year.....	11,752 10
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio.....	<u>100,000 00</u>



*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$387,656 00
Amount of fire premiums received.....	3,320 85
Amount of losses incurred.....	20 00

---

**QUEEN INSURANCE COMPANY.**


---

**LIVERPOOL, ENGLAND.**

Incorporated August 17, 1858.

Commenced business August 17, 1858.

JAMES MONCRIEFF WILSON, *Manager.* THOS. WALTON THOMSON, *Sub-Manager.*

Capital stock authorized, £2,000,000.

Capital actually paid in, £180,035.

**I. ASSETS.**

Market value of real estate owned by the Company, unencumbered..	£183,171 2 11
Loans on bond and mortgage (first liens).....	131,839 16 4
Interest accrued on bond and mortgage loans.....	2,714 15 10
Value of mortgaged premises (buildings insured for £106,750).....	£234,616 3 2

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Cost value.
United States 6 per cent. bonds.....	\$720,000	£143,525 16 11
United States 5 per cent. bonds.....	425,000	90,730 0 9
Canadian 5 per cent. bonds.....	£10,500	10,500 0 0
New Dominion 6 per cent. bonds.....	20,000	20,000 0 0
City of Melbourne bonds.....	7,000	7,073 0 0
City of Geelong bonds.....	250	250 0 0
City of Dunedin bonds.....	1,200	1,246 0 0
British Government 3 per cent. consols.....	5,000	4,572 1 1
Bombay, Baroda and Central India Railway.....	5,000	5,188 17 6
Great Indian Peninsular Railway.....	15,000	16,494 4 11
Great Western Railway 5 per cent. pref. stock.....	20,000	21,941 13 4
North British (Monkland) 6 per cent. pref. stock.....	2,500	3,253 2 0
L'shire and Y'shire Railway Co. £10 5 per cent. pref. shares....	35,000	39,080 0 0
L'shire and Y'shire Railway Co. ordinary stock.....	3,000	3,501 6 7
Caledonian Railway Co. ordinary stock.....	10,000	11,149 17 6
Great Western Railway Co. ordinary stock.....	11,300	11,494 5 4
Indian Government 4 per cent. debentures.....	Rs.122,000	9,814 6 10
Inman Steamship Co. bonds.....	£5,000	5,000 0 0
North Eastern Railway Co. ordinary stock.....	7,000	9,795 18 3
Glasgow, Hamilton, Bothwell, etc., Railway shares.....	2,000	2,897 2 1
Oude and Rohikund Railway Co. 4 per cent. debs.....	10,000	9,862 10 0
East Indian Railway debentures.....	10,000	10,015 2 6
Caledonian 5 per cent. preferred shares.....	234	336 7 6
West Derby Union bonds.....	7,000	7,000 0 0
East Malesey Local Board bonds.....	1,850	1,850 0 0
Total cost value.....		£446,971 13 1

446,971 13 1

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.	
£500 London and Northwestern Ry. stock..	£3,550 0 0	£2,587 10 1	£2,300 0 0	
500 South Eastern Railway stock.....				
500 North Eastern Railway stock.....				
100 Great Western Ry. of Canada shares..				
Lancashire and Yorkshire Railway stock....	3,004 15 0	3,545 12 2	3,000 0 0	
London, Brighton & South Coast def'd Ry. stk.	3,000 0 0	3,900 0 0	2,350 0 0	
Total amount.....	£9,554 15 0	£10,033 2 2	£8,150 0 0	
				£8,150 0 0
Cash in the Company's principal office in currency.....			£218 18 11	
Cash belonging to the Company deposited in banks.....			49,223 15 1	
Total amount of cash items.....				49,442 14 0
Interest due and accrued on collateral loans and on stocks owned, not included in market value.....				6,935 18 10
Premiums in due course of collection.....				9,400 18 2
All other property, viz.: rents due and accrued, £2,516 6 0; agents' and branch balances, £40,403 13 10; loan on life policies, £17,190 10 8; reversions, £10,658 2 10; on life policies and collaterals, £16,648 14 3; due from other companies for re-insur- ances, £8,926 14 10; total.....				96,344 2 5
Aggregate amount of all actual available assets.....				£934,971 1 7

*Items Not Admitted as Available Assets.*

Office furniture.....	£2,987 19 3
-----------------------	-------------

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	£41,978 9 9
Unearned premiums, at 50 per cent. of premiums on fire risks under one year.....	91,254 17 9
Net re-insurance reserve and other liabilities, except capital under the life insurance or any other special department.....	324,624 6 4
Cash dividends unpaid, due or to become due.....	183 9 0
Balances due to other insurance companies.....	41,746 5 4
Foreign drafts not yet matured.....	1,805 3 6
All other demands against the Company.....	5,547 8 2
Total liabilities, except capital and net surplus.....	£507,139 19 10
Joint stock capital paid up in cash.....	180,035 0 0
Surplus beyond all liabilities.....	247,796 1 9
Aggregate liabilities, including capital and net surplus.....	£934,971 1 7

## III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	£456,274 8 9
Interest and dividends received from all sources.....	24,455 15 11
Income from all other sources, viz.: transfer fees, £126 10 0; pro- portion of life department profits, £11,629 14 8; total.....	11,756 4 8
Aggregate income received during the year in cash.....	£492,486 9 4

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	£251,661 16 4
--	---------------

Cash dividends actually paid.....	£27,005	5	0
Paid for commission and brokerage.....	79,657	8	0
Taxes, salaries and charges of officers, clerks and other employees, and all other payments.....	53,567	10	8
Aggregate expenses during the year in cash.....	£411,892	0	0

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	£47,522,100	£150,353 9 10
Written or renewed during the year.....	165,122,000	636,646 4 8
Total.....	£212,644,100	£806,999 14 6
Deduct those expired and marked off as terminated.....	119,659,900	454,118 3 1
In force at the end of the year.....	£92,984,200	£352,881 11 5
Deduct amount re-insured.....	44,893,000	170,371 15 11
Net amount in force (all one year or less).....	£48,091,200	£182,509 15 6

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	£3,783,172	0	0
Total losses paid from organization to date.....	2,474,225	0	0
Total cash dividends declared since the Company commenced business.....	258,934	0	0
Total amount of the Company's stock owned by the directors at par value.....	22,279	0	0
Total amount loaned to stockholders and officers.....	13,133	6	8
Total amount of fire losses incurred during the year.....	251,661	16	4
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$100,000; Oregon, \$50,000; Virginia, \$50,000; Georgia, \$25,000; Canada, £10,500 and \$100,000.			

## UNITED STATES BRANCH OF THE QUEEN INSUR- ANCE COMPANY.

Nos. 37 AND 39 WALL STREET, NEW YORK.

WILLIAM H. ROSS, *Manager.*

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered..      £299,737 31

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,145,000 00	\$1,189,412 50
		1,189,412 50

Cash belonging to the Company deposited in banks.....	\$116,860 34
Premiums in due course of collection.....	24,733 81
All other property, viz.: rents accrued, \$3,783.33; special deposit in Wilkesbarre, Pa., \$500; total.....	4,283 33
Aggregate amount of all actual, available assets.....	<u>\$1,635,027 29</u>

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$90,614 09
Losses resisted, including interest, costs and expenses.....	22,067 00
Total amount of claims for losses.....	\$112,681 09
Deduct re-insurance thereon.....	15,241 80
Net amount of all unpaid losses and claims.....	\$97,439 29
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$393,106 28
Unearned premiums, pro rata, on fire risks running more than one year.....	171,976 39
Total unearned premiums as computed above.....	565,081 67
Aggregate liabilities.....	<u>\$662,520 96</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,039,064 40
Deduct re-insurance, rebate and return premium.....	116,133 94
Net cash received for premiums (all fire).....	\$922,930 46
Interest and dividends received from all sources.....	63,164 93
Received for rent.....	19,805 31
Aggregate income received during the year in cash..	<u>\$1,005,900 70</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$585,019 85
Deduct salvages and re-insurances.....	18,857 28
Net amount paid for losses (all fire).....	\$566,162 57
Paid for commission and brokerage.....	158,747 17
Salaries and charges of officers, clerks and other employees.....	41,363 21
Amount paid for State, national and local taxes.....	24,255 35
All other payments.....	55,464 99
Aggregate expenses during the year in cash.....	<u>\$845,993 29</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year .....	492,630,994	\$1,028,257 19
Written or renewed during the year.....	117,400,072	1,064,493 25
Total.....	\$210,031,066	\$2,082,750 44
Deduct those expired and marked off as terminated.....	96,602,906	971,436 96
In force at the end of the year.....	113,428,180	\$1,111,313 48
Deduct amount re-insured.....	330,794	5,880 52
Net amount in force.....	\$113,097,386	<u>\$1,005,432 96</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$86,778,037	\$786,212 56	1-2	\$393,106 28
1878.....	Two years.....	293,714	2,915 98	1-4	739 00
1879.....		367,075	2,391 30	3-5	2,168 47
1877.....	Three years.....	3,628,729	41,075 58	1-6	6,845 93
1878.....		5,118,490	56,685 09	1-2	28,342 54
1879.....		5,072,579	57,729 57	5-6	48,107 98
1876.....		110,874	1,307 31	1-8	163 41
1877.....	Four years.....	155,428	1,902 72	3-8	713 52
1878.....		119,903	1,523 21	5-8	862 00
1879.....		330,612	3,390 92	7-8	2,967 05
1875.....		1,469,029	24,303 13	1-10	2,430 31
1876.....	Five years.....	1,573,192	23,387 93	3-10	7,016 33
1877.....		2,470,792	31,464 67	1-2	15,732 84
1878.....		3,342,097	38,861 13	7-10	27,202 79
1879.....		2,578,785	31,781 86	9-10	28,603 67
Totals.....		\$113,097,336	\$8,105,432 96	.....	\$565,081 67

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$9,423,239 00
Total losses paid from organization to date.....	5,665,831 00
Total amount of losses incurred during the year.....	582,250 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of North Carolina, \$10,000; Ohio, \$100,000; Oregon, \$50,000; Virginia, \$50,000; Georgia, \$25,000; total.....	235,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,484,300 00
Amount of fire premiums received.....	14,617 98
Amount of fire losses paid.....	7,920 32
Amount of losses incurred.....	5,887 32

## ROYAL INSURANCE COMPANY.

## LIVERPOOL, ENGLAND.

Incorporated May 31, 1845.

Commenced business June 31, 1845.

JOHN H. McLAREN, *Manager and Secretary.*

Capital stock authorized, \$10,000,000.

Capital stock paid up in cash, \$1,447,725.

Stock notes or other obligations held for subscribed capital, \$8,203,775.



## I. ASSETS.

Market value of real estate owned by the Company, unencumbered,	\$1,056,564 95
Loans on bond and mortgage (first liens).....	3,817,410 35
Value of mortgaged premises.....	\$7,195,293 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	£411,458 6 8	£461,911 17 6
British reduced 3 per cent. annuities.....	130,000 0 0	123,500 0 0
Canadian consolidated 5 per cent. stock.....	11,000 0 0	11,110 0 0
Canada Dominion stock.....	19,927 16 9	20,525 13 5
Italian 5 per cent. consolidated stock.....	4,814 16 3	3,640 0 0
London and North Western Railway stock.....	237,364 18 9	264,455 1 1
Lancashire and Yorkshire Railway stock.....	89,633 15 0	108,356 15 3
South Eastern Railway stock.....	131,770 0 0	147,977 11 0
Great Northern Railway stock.....	127,580 0 0	126,445 12 0
Midland Railway stock.....	133,883 15 0	160,798 2 2
North Eastern Railway stock.....	14,225 0 0	17,183 15 0
Great Western Railway stock.....	137,330 0 0	165,797 16 0
London and South Western Railway stock.....	72,045 0 0	83,658 12 0
Shrewsbury and Hereford Railway stock.....	7,910 0 0	11,074 0 0
Furness Railway stock.....	15,330 0 0	25,923 4 0
Manchester, Sheffield and Lincolnshire Railway stock.....	73,334 3 1	89,629 7 7
Whitehaven, Cleator and Egremont Railway stock.....	630 0 0	630 0 0
Great Eastern Railway stock.....	12,957 0 0	12,704 12 2
North Staffordshire Railway stock.....	36,220 0 0	40,947 10 0
North and South Western Junction Railway stock.....	2,240 0 0	3,308 0 0
London, Brighton and South Coast Railway stock.....	4,000 0 0	4,800 0 0
Total par and market value.....	£1,674,154 16 6	£1,894,779 9 2

9,473,897 29

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Loan on security of various British Rail- way stocks and shares with margin of from 16½ to 75½ per cent. above amount loaned.....	£584,920 12 6	£689,209 0 0	£524,940 7 7
Corporation of London.....			25,125 0 0
Corporation of Liverpool.....			78,804 2 0
Corporation of Leeds.....			30,000 0 0
Corporation of Manchester.....			9,034 2 2
Corporation of Plymouth.....			21,000 0 0
Corporation of Birmingham.....			30,000 0 0
Corporation of Birkenhead.....			33,519 16 3
Corporation of Burton on Trent.....			41,632 1 5
Loans to various towns, townships and local boards on security of the rates..			69,624 14 3
Mersey Docks and Harbor Board bonds.			200,737 1 2
Liverpool Exchange Buildings Co. bonds			118,600 0 0
Liverpool United Gas Light Co. bonds..			30,000 0 0
London and St. Katharine Docks Co. bonds.....			8,000 0 0
Total amount.....			£1,221,017 4 10

6,105,036 21

Loans on life policies within their surrender value.....	606,531 67
Cash in the Company's principal office in currency.....	\$865 57
Cash belonging to the Company deposited in banks.....	466,685 62

Total amount of cash items.....	467,551 19
Interest due and accrued on collateral loans and on stocks owned, not included in market value.....	237,728 88
Premiums in due course of collection.....	379,798 05

Aggregate amount of all actual available assets..... \$22,144,568 59

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$227,265 55
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$1,651,208 28
Unearned premiums, pro rata, on fire risks running more than one year.....	656,162 89
Total unearned premiums as computed above.....	2,307,371 16

Amount reclaimable on perpetual fire policies.....	\$19,415 86
Net re-insurance reserve and other liabilities, except capital under the life insurance department.....	11,679,550 00
Cash dividends unpaid, due or to become due.....	13,685 84
Miscellaneous expenses due and accrued.....	20,463 47
All other demands against the Company.....	115,377 02
Total liabilities, except capital and net surplus.....	\$14,383,128 90
Joint stock capital paid up in cash.....	1,447,725 00
Surplus beyond all liabilities.....	6,313,714 69
Aggregate liabilities, including capital and net surplus.....	\$22,144,568 59

## III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	\$3,879,358 73
Interest and dividends received from all sources.....	378,683 08
Deposit premium received on perpetual fire risks.....	\$1,453 70
Aggregate income received during the year in cash..	4,258,041 81

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,907,810 77
Cash dividends actually paid.....	434,317 50
Paid for commissions and brokerage.....	534,189 98
Salaries and charges of officers, clerks and other employees.....	315,695 15
All other payments, viz.: printing, stationery, advertising, taxes, postage and agency expenses.....	277,711 92
Aggregate expenses during the year, in cash.....	\$3,469,725 32

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$991,044,806	\$4,670,106 70
Written or renewed during the year.....	1,266,837,410	4,354,372 70
Total.....	\$2,251,882,216	\$9,024,479 40
Deduct those expired and marked off as terminated.....	1,031,628,880	3,762,004 09
In force at the end of the year.....	\$1,220,253,336	\$5,262,475 31
Deduct amount re-insured.....	177,500,915	791,494 27
Net amount in force.....	\$1,042,752,421	\$4,470,981 04

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1878.....	One year or less.....	\$943,120,065	\$3,301,499 59	1-2	\$1,650,749 79
1877.....	Two years.....	757,169	6,362 71	1-4	1,590 68
1876.....	Three years.....	477,443	3,647 33	3-4	2,735 49
1875.....	Four years.....	10,609,552	129,095 31	1-6	21,515 88
1877.....	Five years.....	20,098,350	216,312 44	1-2	108,156 22
1876.....	Over five years.....	20,989,180	219,639 00	5-6	183,032 50
1875.....	Perpetuals.....	834,938	8,322 46	1-8	1,040 31
1874.....		901,359	9,761 48	3-8	3,660 56
1873.....		495,324	5,090 54	5-8	3,181 58
1872.....		571,918	5,555 82	7-8	4,887 42
1871.....		4,439,562	72,152 10	1-10	7,515 21
1870.....		4,701,620	73,463 83	3-10	22,039 15
1869.....		6,896,488	92,790 84	1-2	46,395 40
1868.....		12,603,160	151,680 38	7-10	106,176 26
1867.....		11,202,454	134,776 10	9-10	121,398 50
1866.....		3,394,230	36,854 33	Pro rata.	22,937 72
1865.....		659,586	916 90	1-2	458 49
Totals.....		\$1,042,752,421	\$4,470,981 04	.....	\$2,307,371 16

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$59,870,018 94
Total losses paid from organization to date.....	36,150,319 18
Total cash dividends declared since the Company commenced business.....	5,657,499 38
Total amount of the Company's stock owned by the directors at par value.....	179,775 00
Total amount of losses incurred during the year.....	1,907,910 77
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of New York, \$335,000; Ohio, \$100,000; Tennessee, \$20,000; Oregon, \$50,000; Georgia, \$25,000; Virginia, \$50,000; Canada, \$320,848; Italy, lire 130,000; Brazil, milreis 30,000.	

## UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY.

No. 41 WALL STREET, NEW YORK.

E. F. BEDDALL, *U. S. Manager.*

### I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,975,000 00	\$2,318,411 25
Cash in the Company's principal office in currency and deposited in banks.....		170,071 62
Interest due and accrued on stocks owned, not included in market value .....		53,600 00
Premiums in due course of collection.....		158,911 73
Bills receivable, not matured, for fire risks.....		600 00
All other property.....		2,359 41
Aggregate amount of all actual available assets.....		\$2,703,954 01

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$7,876 43
Losses unadjusted, including all reported and supposed losses.....	99,318 82
Losses resisted, including interest, costs and expenses.....	11,211 50
Net amount of all unpaid losses and claims.....	\$118,406 75
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$596,685 81
Unearned premiums, pro rata, on fire risks running more than one year.....	580,270 76
Total unearned premiums as computed above.....	1,176,956 57

Amount reclaimable on perpetual fire policies.....	\$21,923 67
Net re-insurance reserve and other liabilities, except capital under the life insurance or any other special department.....	121,550 00
All other demands against the Company.....	40,171 97

Aggregate liabilities .....	<u>\$1,479,008 96</u>
-----------------------------	-----------------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,835,653 97
Deduct re-insurance, rebate and return premiums.....	242,182 72
Net cash received for premiums (all fire).....	\$1,593,521 25
Interest and dividends received from all sources.....	111,543 94
Aggregate income received during the year in cash.....	<u>\$1,705,065 19</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,083,063 90
Deduct salvages and re-insurances.....	104,473 46
Net amount paid for losses (all fire).....	\$978,590 44
Paid for commission and brokerage.....	295,750 79
Salaries and charges of officers, clerks and other employees.....	107,807 03
Amount paid for State, national and local taxes.....	34,342 15
All other payments.....	71,633 80
Aggregate expenses during the year in cash.....	<u>\$1,488,124 21</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$202,631,483	\$2,178,585 53
Written or renewed during the year.....	219,203,287	1,807,288 14
Total.....	\$421,834,770	\$3,985,873 47
Deduct those expired and marked off as terminated.....	182,136,166	1,605,143 44
In force at the end of the year.....	\$239,758,604	\$2,380,730 03
Deduct amount re-insured.....	11,114,535	110,459 81
Net amount in force.....	<u>\$228,644,069</u>	<u>\$2,270,270 22</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$134,998,339	\$1,191,987 04	1-2	\$595,993 49
1878.....	Two years.....	265,801	2,414 13	1-4	603 53
1879.....		511,652	4,099 19	3-4	3,074 34
1877.....	Three years.....	14,698,637	153,788 73	1-6	25,631 42
1878.....		15,638,102	165,002 05	1-2	82,501 32
1879.....	Four years.....	19,409,648	205,672 04	5-6	171,393 81
1876.....		811,250	8,836 15	1-8	1,104 51
1877.....	Five years.....	435,933	4,595 66	3-8	1,723 36
1878.....		457,944	4,856 19	5-8	3,035 12
1879.....	Over five years.....	549,240	5,717 79	7-8	5,003 07
1876.....		3,472,300	64,323 48	1-10	6,432 22
1877.....	Perpetuals.....	6,089,656	83,032 64	3-10	24,909 78
1878.....		11,446,748	139,371 13	1-2	69,683 25
1879.....		9,345,028	110,232 78	7-10	77,162 88
1876.....		9,368,542	107,245 11	9-10	96,520 50
Over five years.....		656,850	18,596 17	.....	11,440 05
Perpetuals.....		749,203	1,384 65	.....	692 32
Totals.....		<u>\$229,393,272</u>	<u>\$2,271,654 87</u>	.....	<u>\$1,176,956 57</u>



*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$2,931,234 00
Amount of fire premiums received.....	34,595 98
Amount of fire losses paid.....	25,902 60
Amount of losses incurred.....	10,389 18

## SCOTTISH COMMERCIAL INSURANCE COMPANY.

Incorporated August 8, 1865.

Commenced business August 14, 1865.

ALEXANDER CRUM, *Chairman.*      FREDERICK J. HALLOWS, *Secretary and Manager.*

Capital stock authorized, \$10,000,000.

Capital actually paid in, \$625,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered..	\$241,306 25
Loans on bond and mortgage (first liens).....	191,688 37

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Cost value.
United States registered bonds.....	\$561,000 00	\$598,978 08
Canada Dominion stock.....	48,666 67	50,000 00
County of Carlton debenture bonds.....	5,000 00	5,183 94
County of Elgin debenture bonds.....	5,000 00	5,194 62
County of Lambton debenture bonds.....	14,256 22	15,297 28
Town of Sarnia debenture bonds.....	27,000 00	27,968 25
County of Oxford debenture bonds.....	8,000 00	8,160 00
French Rentes debenture bonds.....	2,800 00	3,004 50
Madras Railway Co. capital stock.....	5,000 00	5,450 00
Total par and cost value.....	\$676,722 89	\$719,236 68

719,236 68

*Loans on Stock Collaterals.*

	Par value.	Amount loaned.
Cambrion Railways.....	\$115,715 00	\$66,009 00
Cash in the Company's principal office in currency.....		\$258 52
Cash belonging to the Company deposited in bank.....		75,927 91

66,009 00

Total amount of cash items.....	76,186 43
Interest due and accrued on collateral loans and on stocks owned, not included in market value.....	4,570 75



Premiums in due course of collection.....	\$245,142 87
Bills receivable, not matured, for fire risks.....	742 98
All other property.....	5,245 50
Aggregate amount of all actual available assets.....	<u>\$1,550,128 83</u>

## II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$146,875 00
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$377,686 49
Unearned premiums, pro rata, on fire risks running more than one year.....	156,307 39
Total unearned premiums as computed above.....	533,993 88
Cash dividends unpaid, due or to become due.....	556 50
Building redemption fund.....	4,500 00
Borrowed money due and to become due.....	20,000 00
All other demands against the Company.....	36,771 00
Total liabilities except capital and net surplus.....	<u>\$742,696 33</u>
Joint stock capital paid up in cash.....	625,000 00
Surplus beyond all liabilities.....	182,242 45
Aggregate liabilities, including capital and net surplus.....	<u>\$1,550,128 83</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,324,278 70
Deduct re-insurance, rebate and return premiums.....	167,082 64
Net cash received for premiums (all fire).....	\$1,157,196 16
Interest and dividends received from all sources.....	54,704 68
Income from all other sources.....	5,529 87
Aggregate income received during the year in cash.....	<u>\$1,217,430 71</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$695,457 04
Cash dividends actually paid.....	62,500 00
Paid for commission and brokerage.....	216,628 66
Salaries and charges of officers, clerks and other employees.....	176,519 45
Amount paid for State, national and local taxes.....	21,974 79
Aggregate expenditures during the year in cash.....	<u>\$1,173,079 94</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$237,088,076	\$940,836 90
Written or renewed during the year.....	350,811,361	1,540,283 32
Total.....	\$587,899,437	\$2,481,120 22
Deduct those expired and marked off as terminated.....	306,616,956	1,296,983 69
In force at the end of the year.....	\$281,282,481	\$1,184,136 53
Deduct amount re-insured.....	52,392,402	167,082 54
Net amount in force.....	<u>\$228,890,079</u>	<u>\$1,017,053 99</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1878.....	One year or less.....	\$199,914 148	\$755,372 98	1-2	\$377,686 49
1877.....	Two years.....	4,191,502	18,359 34	1-4	4,589 83
1878.....		784,983	5,933 12	3-4	4,449 84
1876.....	Three years.....	1,550,339	19,130 51	1-6	3,188 41
1877.....		5,682,574	50,718 92	1-2	24,859 37
1878.....		6,418,984	61,206 31	5-6	51,055 25
1876.....	Four years.....	79,235	905 41	1-8	113 17
1877.....		85,220	960 20	3-8	360 07
1878.....		906,700	5,453 31	5-8	3,408 31
1874.....		409,887	3,223 04	7-8	2,820 16
1875.....	Five years.....	260,264	3,592 85	1-10	359 28
1876.....		1,091,268	15,639 17	3-10	4,671 84
1877.....		1,768,604	17,343 68	1-2	8,671 84
1878.....		3,014,147	27,574 53	7-10	19,302 17
1875.....	Six years.....	2,766,889	30,579 91	9-10	27,521 70
1878.....	Over six years.....	8,000	92 50	.....	27 75
		56,355	908 41	.....	908 41
Totals.....		\$228,890 079	\$1,017,053 99	.....	\$533,993 88

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$6,481,257 00
Total losses paid from organization to date.....	3,915,383 00
Total cash dividends declared since the Company commenced business.....	395,691 00
Total amount of the Company's stock owned by the directors at par value.....	79,280 00
Total amount loaned to stockholders and officers.....	13,978 37
Total amount of fire losses incurred during the year.....	695,457 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: Ohio, \$100,000; Virginia, \$25,000; Georgia, \$25,000; Canada, \$107,922 89; total.....	257,922 89

## UNITED STATES BRANCH SCOTTISH COMMERCIAL INSURANCE COMPANY.

No. 40 AND 43 PINE STREET, NEW YORK CITY.

EDWARD W. CROWELL, *Resident Manager.*

### I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$669,000 00	\$684,748 75	
Cash in the Company's principal office in currency.....	\$1,434 46		\$684,748 75
Cash belonging to the Company deposited in banks.....	14,354 33		
Total amount of cash items.....			15,788 79
Premiums in due course of collection.....			43,787 19
Aggregate amount of all actual available assets.....			\$744,324 73

*Items Not Admitted as Available Assets.*

Premiums more than three months due.....	\$1,587 18
--	------------

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$58 00
Losses unadjusted, including all reported and supposed losses.....	19,827 10
Losses resisted, including interest, costs and expenses.....	24,866 66
Total amount of claims for losses.....	\$44,751 76
Deduct re-insurance thereon.....	500 00

Net amount of all unpaid losses and claims.....	\$44,251 76
---	-------------

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$204,283 92
Unearned premiums, pro rata, on fire risks running more than one year.....	110,326 78

Total unearned premiums as computed above.....	314,616 70
--	------------

Aggregate liabilities.....	\$358,868 46
----------------------------	--------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$602,453 60
Deduct re-insurance, rebate and return premiums.....	80,850 16

Net cash received for premiums (all fire).....	\$521,603 44
Interest and dividends received from all sources.....	28,480 85

Received from home office.....	\$145,162 86
--------------------------------	--------------

Aggregate income received during the year in cash.....	\$550,084 29
--	--------------

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$405,642 05
Deduct salvages and re-insurances.....	15,489 46

Net amount paid for losses (all fire).....	\$390,152 59
Paid for commission and brokerage.....	86,962 95
Salaries and charges of officers, clerks and other employees.....	41,818 54
Amount paid for State, national and local taxes.....	20,141 35
All other payments, viz.: advertising, postage, stationery, traveling expenses, etc.....	42,215 13

Aggregate expenses during the year in cash.....	\$581,290 56
---	--------------

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums*
In force on the 31st day of December of the preceding year.....	\$62,631,383	\$647,094 35
Written or renewed during the year.....	62,579,733	602,453 60
Total.....	\$125,511,086	\$1,249,547 95
Deduct those expired and marked off as terminated.....	64,037,161	592,277 62
In force at the end of the year.....	\$61,473,925	\$657,270 33
Deduct amount re-insured.....	2,418,196	24,181 96
Net amount in force.....	\$59,055,730	\$633,088 38

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$37,596,335	\$408,579 84	1-2	\$204,289 92
1878.....	Two years.....	168,858	1,714 27	1-4	428 57
1879.....		189,193	476 17	3-4	357 12
1877.....	Three years.....	4,743,917	45,946 87	1-6	7,657 81
1878.....		4,999,623	47,389 80	1-2	23,642 90
1879.....		3,673,569	35,896 29	5-6	29,913 57
1875.....	Four years.....	67,975	684 06	1-8	85 50
1877.....		794,529	7,987 01	3-8	2,995 11
1878.....		143,965	1,528 09	5-8	955 05
1879.....		314,080	3,042 09	7-8	2,661 82
1875.....	Five years.....	738,191	11,323 98	1-10	1,132 39
1876.....		915,642	13,647 26	3-10	4,094 19
1877.....		2,040,175	23,509 55	1-2	11,754 78
1878.....		1,598,601	18,361 58	7-10	12,853 02
1879.....		1,071,077	13,105 52	9-10	11,794 95
Totals.....		\$59,055,730	\$633,058 38	.....	\$314,616 70

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$3,056,807 80
Total losses paid from organization to date.....	1,588,270 31
Total amount of losses incurred during the year.....	360,902 64
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Ohio, \$100,000; Georgia, \$25,000; Virginia, \$25,000; North Carolina, \$10,000; total.....	160,000 00

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$1,256,872 00
Amount of fire premiums received.....	11,231 06
Amount of fire losses paid.....	5,245 67
Amount of losses incurred.....	3,292 56

## TRANSATLANTIC FIRE INSURANCE COMPANY.

## HAMBURG, GERMANY.

Incorporated February 17, 1872.

Commenced business February 17, 1872.

M. MEYERSBURG, *President.*W. JACOBSEN, *Managing Director.*

Capital stock authorized, \$1,125,000.

Capital actually paid in, \$225,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered... \$33,625 00

Loans on bond and mortgage (first liens).....	\$21,000 00
Value of mortgaged premises (buildings insured for \$182,347.50).....	\$296,687 50

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States registered bonds.....	\$290,800 00	\$298,925 00
Finland Government Railroad bonds.....	15,000 00	14,175 00
Norwegian Government bonds.....	15,000 00	14,475 00
Swedish Government mortgage bonds.....	29,625 00	28,500 00
Berlin-Dresden Railroad preference stock.....	17,500 00	17,762 50
Baden Government bonds.....	1,875 00	2,285 62
Bavarian Government bonds.....	1,875 00	2,323 13
Hamburg Government bonds.....	15,000 00	12,375 00
Total par and market value.....	\$385,875 00	\$590,821 25

*Loans on Stock Collaterals.*

	Par value.	Market value.	Amount loaned.
Commerz and Disconto Bank stock.....	\$3,750 00	\$1,500 00	
Cologne-Minden Railroad stock.....	5,700 00	5,871 00	
Cologne-Minden Railroad preferred stock..	1,050 00	976 50	\$7,500 00
Gotha real estate loan.....	1,050 00	1,107 75	
Austrian gold annuities.....	6,300 00	3,969 80	
Hungarian treasury notes.....	2,562 50	2,562 50	
Oldenburg Landes Bank stock.....	1,020 00	1,285 20	
Hamburg Hypotheken Bank stock.....	3,750 00	2,137 50	12,237 50
International Bank stock.....	2,500 00	2,075 00	
Norwegian 4% Government bonds.....	1,275 00	1,230 37	
Austrian silver annuities.....	3,000 00	1,590 00	
Total amount.....	\$31,957 50	\$24,304 82	\$19,737 50

Cash in the Company's principal office in currency.....	\$3,688 44	19,737 50
Cash belonging to the Company deposited in bank.....	197,461 19	
Total amount of cash items.....		201,149 63
Premiums in due course of collection.....		31,104 39

Aggregate amount of all actual available assets.....	\$697,437 77
--	--------------

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$24,266 25
Deduct re-insurance thereon.....	9,198 75
Net amount of all unpaid losses and claims.....	\$15,067 50
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$224,070 43
Unearned premiums, pro rata, on fire risks running more than one year.....	20,443 10
Total unearned premiums as computed above.....	244,513 53
Cash dividends unpaid, due or to become due.....	117 00
Re-insurance due other companies and all other liabilities.....	60,768 22
Total liabilities, except capital and net surplus.....	\$320,466 25
Joint stock capital paid up in cash.....	225,000 00
Surplus beyond all liabilities.....	151,971 52

Aggregate liabilities, including paid-up capital and net surplus,	\$697,437 77
---	--------------

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$563,445 86
Deduct re-insurance thereon.....	296,820 51
Net cash received for premiums (all fire).....	\$266,625 35
Interest and dividends received from all sources.....	19,720 64
Income from all other sources, viz.: rent, \$5,304.17; re-insurance commission, \$78,415.48; fees, \$268.40.....	83,983 05
Aggregate income received during the year in cash.....	\$370,334 04



## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$260,617 60	
Deduct salvages and re-insurances.....	109,008 74	
Net amount paid for losses (all fire).....		\$151,608 86
Cash dividends actually paid.....		26,883 00
Paid for commission and brokerage, taxes, salaries and charges of officers, clerks and other employees.....		158,041 97
Aggregate expenses during the year in cash.....		\$336,533 83

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$49,696,711	\$382,078 19
Written or renewed during the year.....	76,303,973	563,445 86
Total.....	\$126,000,684	\$946,424 05
Deduct those expired and marked off as terminated.....	70,128,278	462,197 35
In force at the end of the year.....	\$55,872,406	\$494,226 70
Deduct amount re-insured.....	29,100,439	281,317 92
Net amount in force.....	\$26,771,967	\$202,908 76

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1878.....	One year or less.....	\$51,436,188	\$448,140 85	1-2	\$224,070 43
1877.....	Two years.....	54,029	1,078 33	1-4	269 53
1876.....		307,192	3,573 23	3-4	2,679 92
1876.....	Three years.....	56,640	286 23	1-6	47 70
1877.....		284,908	2,490 92	1-2	1,245 46
1878.....	Four years.....	512,252	5,027 86	5-6	4,189 88
1876.....		35,510	176 23	1-8	22 03
1876.....	Five years.....	65,212	258 29	3-8	96 86
1877.....		48,551	318 35	5-8	138 96
1878.....	Six years.....	35,301	252 18	7-8	230 66
1874.....		511,381	3,721 62	1-10	372 10
1875.....	Seven years.....	560,885	4,945 13	3-10	1,393 54
1876.....		598,936	5,122 21	1-2	2,561 10
1877.....	Eight years.....	610,469	4,474 23	7-10	3,131 96
1878.....		621,557	3,891 21	9-10	3,502 09
1873.....	Nine years.....	3,975	19 87	1-12	1 66
1876.....		18,275	88 19	5-12	36 74
1876.....	Ten years.....	37,950	189 75	7-12	110 69
1877.....		20,625	130 21	3-4	97 66
1878.....	Eleven years.....	22,720	173 56	11-12	159 09
1875.....		3,300	49 50	1-2	24 75
1876.....	Twelve years.....	17,000	91 80	9-14	59 02
1877.....		8,750	27 56	11-14	31 66
Totals.....		\$55,872,406	\$484,226 70	.....	\$244,513 54

*General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,252,218 61
Total losses paid from organization to date.....	904,896 69
Total cash dividends declared since the Company commenced business.....	135,000 00
Total amount of the Company's stock owned by the directors at par value.....	204,000 00
Total amount of losses incurred during the year.....	220,107 99

# UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE INSURANCE COMPANY.

No. 7 PINE STREET, NEW YORK.

HENRY HONIC, *Manager.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$390,000 00	\$403,162 50	
Cash in the Company's principal office, in currency.....		\$1,178 86	
Cash belonging to the Company deposited in banks.....		17,628 00	
Total amount of cash items.....			18,806 86
Premiums in due course of collection.....			8,254 01
Aggregate amount of all actual available assets.....			\$430,223 37

## II. LIABILITIES.

Net amount of all unpaid losses and claims .....		\$25,774 90
Unearned premiums, at 50 per cent. of premiums on fire risks under one year, .....	\$80,778 55	
Unearned premiums, pro rata, on fire risks running more than one year.....	9,177 75	
Total unearned premiums as computed above.....		89,956 30
Commissions and other charges due and to become due to agents and brokers.....		1,382 02
Aggregate liabilities.....		\$117,113 22

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$196,426 98	
Deduct re-insurance, rebate and return premiums .....	22,297 00	
Net cash received for premiums (all fire).....		\$174,129 98
Interest and dividends received from all other sources.....		15,897 25
Income from all other sources.....		40,706 87
Aggregate income received during the year in cash.....		\$230,734 10

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$155,139 71
Paid for commission and brokerage.....	29,819 95
Salaries and charges of officers, clerks and other employees.....	23,112 13

Amount paid for State, national and local taxes.....	\$2,410 73
All other payments.....	13,471 21
Aggregate expenses during the year, in cash.....	<u>\$223,953 73</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$11,404,917	\$149,861 65
Written or renewed during the year.....	17,658,651	198,422 98
Total.....	\$29,063,468	\$348,284 63
Deduct those expired and marked off as terminated.....	13,703,810	166,129 54
In force at the end of the year.....	\$15,359,658	\$177,155 09
Deduct amount re-insured.....	12,200	85 25
Net amount in force.....	<u>\$15,347,450</u>	<u>\$177,069 84</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$13,852,879	\$161,557 09	1-2	\$80,778 55
1878.....	{ Two years.....	235,768	3,152 89	1-4	788 22
1879.....		188,412	1,549 09	3-4	1,161 81
1877.....	{ Three years.....	58,567	577 75	1-6	96 29
1878.....		352,181	3,358 61	1-2	1,679 30
1879.....	{ Four years.....	464,275	4,241 86	5-6	3,534 88
1878.....		5,300	35 50	5-8	32 19
1879.....	{ Five years.....	1,500	12 00	7-8	19 50
1877.....		24,667	382 92	1-2	101 46
1878.....	{	123,709	1,444 13	7-10	1,010 89
1879.....		40,200	758 00	9-10	682 20
Totals.....		<u>\$15,347,458</u>	<u>\$177,069 84</u>	.....	<u>\$89,956 30</u>

*Business in the State of New Jersey During the Year.*

Amount of fire risks written.....	\$139,192 00
Amount of fire premiums received.....	1,277 73
Amount of fire losses paid.....	892 11
Amount of losses incurred.....	892 11

## WESTERN ASSURANCE COMPANY.

[Statement for 1879.]

## TORONTO, CANADA.

Incorporated August, 1851.

Commenced business August 1851.

JOHN McMURRICH, *President.*JAMES J. KENNY, *Secretary.*

Capital stock authorized, \$800,000.

Capital actually paid in, \$400,000.

## I. ASSETS.

Market value of real estate owned by the Company, unencumbered...	\$67,408 59
Loans on bond and mortgage (first liens).....	48,459 36
Interest due and accrued on bond and mortgage loans.....	290 30
Interest accrued on bond and mortgage loans.....	761 15
Value of mortgaged premises.....	\$143,300 00

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
Arthur Village bonds.....	\$2,000 00	\$3,150 00
Barrie Town bonds.....	2,500 00	2,375 00
Fenelon Township bonds.....	4,707 31	5,083 89
Howick Township bonds.....	3,500 00	3,500 00
Hamilton City bonds.....	6,980 00	6,282 00
Harviston Village bonds.....	20,000 00	17,480 00
Lindsay Town bonds.....	3,500 00	3,325 00
Listowell Town bonds.....	22,000 00	22,660 00
Mt. Forest Town bonds.....	15,000 00	11,095 60
Milton Town bonds.....	13,000 00	15,570 00
Orillia Town bonds.....	6,100 00	5,947 50
Owen Sound Town bonds.....	14,000 00	13,440 00
Port Perry Village bonds.....	6,000 00	5,700 00
Pembroke Village bonds.....	28,000 00	24,125 00
Palmerston Town bonds.....	15,000 00	13,095 00
Streetsville Village bonds.....	10,000 00	8,800 00
St. Vincent Township bonds.....	1,200 00	1,140 00
Stratford City bonds.....	20,880 00	22,579 20
Strathroy Town bonds.....	10,000 00	9,500 00
Shuniah Municipality bonds.....	35,000 00	35,000 00
Toronto City bonds.....	23,760 00	23,442 80
Uxbridge Village bonds.....	10,000 00	9,500 00
Whitby Town bonds.....	23,750 00	23,275 00
Windsor Town bonds.....	1,000 00	1,000 00
United States bonds.....	466,000 00	494,420 00
Georgia State bonds.....	25,090 00	25,625 00
Cash deposited in Mississippi.....	15,000 00	15,000 00
Imperial Building Society stock.....	41,800 00	45,980 00
Dominion Savings and Investment Society stock.....	20,000 00	24,600 00
Canadian Bank of Commerce stock.....	61,850 00	70,569 00
Ontario Bank stock.....	12,000 00	8,520 00
Total par and market value.....	\$956,527 31	\$969,799 39

Cash in the Company's principal office in currency.....	\$457 68
Cash belonging to the Company deposited in banks.....	123,585 73

Total amount of cash items..... 124,043 41

Interest due and accrued on stocks owned but not included in market value.....	\$5,019 70
Premiums in due course of collection.....	79,503 26
Bills receivable, not matured, for fire, marine and inland risks.....	56,011 43
Due for re-insurances on losses paid.....	879 80
Aggregate amount of all actual available assets.....	<u>\$1,352,176 39</u>

## II. LIABILITIES.

Losses adjusted and unadjusted, including all reported and supposed losses....	\$85,627 99
Losses resisted, including interest, costs and expenses.....	8,625 00
Net amount of all unpaid losses and claims.....	<u>\$89,252 99</u>
Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$330,811 12
Unearned premiums, pro rata, on fire risks running more than one year.....	98,165 37
Unearned premiums, at 50 per cent. on inland navigation risks.....	1,351 92
Unearned premiums, at 100 per cent. on marine risks.....	34,467 37
Total unearned premiums as computed above.....	464,795 78
Cash dividends unpaid, due or to become due.....	520 30
All other demands against the Company, viz.: Commissions and other charges due and to become due to agents and brokers, \$17,065.17; dividend payable January, 1880, \$30,000; total.....	47,065 17
Total liabilities except capital and net surplus.....	<u>\$601,634 24</u>
Joint stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities.....	350,542 15
Aggregate liabilities, including capital and net surplus.....	<u>\$1,352,176 39</u>

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$885,018 36	\$104,674 93
Deduct re-insurance, rebate and return premiums.....	103,966 46	19,688 97
Net cash received for premiums.....	<u>\$775,051 88</u>	<u>\$84,985 96</u>
		\$860,037 84
Interest and dividends received from all sources.....		60,539 50
Received for rent.....		370 00
Aggregate income received during the year in cash.....		<u>\$920,947 34</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses.....	\$509,790 52	\$82,037 11
Deduct salvage and re-insurances.....	47,344 20	12,849 60
Net amount paid for losses.....	<u>\$462,446 32</u>	<u>\$69,187 51</u>
		\$531,633 83
Cash dividends actually paid.....		60,000 00
Paid for commission and brokerage.....		149,951 10
Salaries and charges of officers, clerks and other employees.....		19,249 44
Amount paid for State, national and local taxes.....		14,478 90
All other payments.....		58,133 65
Aggregate expenses during the year in cash.....		<u>\$833,446 92</u>



## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$68,826,764	\$762,997 74
Written or renewed during the year.....	76,146,610	893,057 85
Total.....	\$144,973,374	\$1,656,055
Deduct those expired and marked off as terminated.....	75,962,396	774,658 67
In force at the end of the year.....	\$71,020,988	\$881,496 92
Deduct amount re-insured.....	2,688,509	36,619 73
Net amount in force.....	\$68,332,469	\$844,877 19
	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$388,400	\$19,549 19
Written or renewed during the year.....	13,262,729	130,573 55
Total.....	\$13,651,129	\$150,122 74
Deduct those expired and marked off as terminated.....	13,089,971	112,951 53
In force at the end of the year.....	\$561,158	\$37,171 21

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$52,994,006	\$661,622 25	1-2	\$330,811 12
1877.....	Three years.....	4,439,447	49,044 61	1-6	8,174 10
1878.....		5,150,244	60,814 79	1-2	30,407 39
1879.....		5,116,217	59,754 02	5-6	49,795 00
1877.....	Five years.....	217,274	3,767 78	1-2	1,883 89
1878.....		72,120	4,898 65	7-10	3,429 05
1879.....		343,161	4,975 09	9-10	4,477 69
Totals.....		\$68,332,469	\$844,877 19	.....	\$428,978 14

UNITED STATES BRANCH OF THE WESTERN ASSUR-  
ANCE COMPANY.

No. 54 WILLIAM STREET, NEW YORK CITY.

ALEXANDER D. IRVING, *Attorney.*

## I. ASSETS.

*Stocks, Bonds, etc., Owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$466,000 00	\$494,420 00
Georgia State bonds.....	25,000 00	25,625 00
Mississippi deposit.....	15,000 00	15,000 00
Total par and market value.....	\$506,000 00	\$535,045 00

\$535,045 00

Cash belonging to the Company deposited in banks.....	\$80,291 56
Premiums in due course of collection.....	56,672 89
Bills receivable, not matured, for fire and inland risks.....	7,694 09

Aggregate amount of all actual available assets..... \$680,703 54

## II. LIABILITIES.

Losses adjusted and unadjusted, including all reported and supposed losses....	\$49,376 09
Losses reisted, including interest, costs and expenses.....	3,625 00

Net amount of all unpaid losses and claims..... \$53,001 09

Unearned premiums, at 50 per cent. of premiums on fire risks under one year..	\$217,424 05
Unearned premiums, pro rata, on fire risks running more than one year.....	44,603 19
Unearned premiums, at 50 per cent. on inland and navigation risks.....	861 00

Total unearned premiums as computed above.....	262,878 24
Commissions and other charges due and to become due to agents and brokers.....	14,418 22

Aggregate liabilities ..... \$330,297 55

## III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$594,619 92	\$17,357 87
Deduct re-insurance, rebate and return premiums.....	78,763 05	1,863 94
Net cash received for premiums.....	<u>\$515,856 87</u>	<u>\$15,493 93</u>

Interest and dividends received from all sources.....	\$531,350 80
	30,456 63

Aggregate income received during the year in cash..... \$561,807 43

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$330,600 94	\$8,844 07
Deduct salvages and re-insurances.....	16,160 72	2,306 76
Net amount paid for losses.....	<u>\$314,440 22</u>	<u>\$6,537 31</u>

	\$320,977 53
Paid for commission and brokerage.....	105,890 89
Amount paid for State, national and local taxes.....	14,478 90
All other payments.....	37,714 42

Aggregate expenses during the year in cash..... \$479,061 74

## V. MISCELLANEOUS.

*Risks and Premiums*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$42,878,704	\$436,878 37
Written or renewed during the year.....	50,674,924	694,619 92
Total.....	\$93,553,628	\$1,031,498 29
Deduct those expired and marked off as terminated.....	52,681,964	499,434 78
In force at the end of the year.....	\$40,871,664	\$532,063 51
Deduct amount re-insured.....	1,308,746	18,634 25
Net amount in force.....	<u>\$39,562,918</u>	<u>\$513,429 26</u>

	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$65,250	\$3,418 25
Written or renewed during the year.....	6,566,565	18,008 77
Total .....	\$6,631,815	\$21,427 02
Deduct those expired and marked off as terminated.....	6,615,315	20,576 02
In force at the end of the year.....	\$16,500	\$851 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premium unearned.
1879.....	One year or less.....	\$33,554,942	\$434,842 11	1-2	\$217,424 05
1877.....	Three years.....	1,697,731	17,906 18	1-6	2,984 36
1878.....		1,620,276	22,098 70	1-2	11,049 35
1879.....		2,057,414	24,984 75	5-6	20,778 95
1877.....	Five years.....	217,274	3,767 78	1-2	1,883 89
1878.....		72,120	4,896 65	7-10	3,429 06
1879.....		343,161	4,975 09	9-10	4,477 59
Totals.....		\$39,562,918	\$513,429 26	.....	\$262,027 24

*General Interrogatories.*

Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries, deposited as follows: In the State of Virginia, \$42,800; Ohio, \$107,000; California, \$107,000; North Carolina, \$10,400; Georgia, \$25,625; Mississippi, \$15,000..... \$307,825 00

---

# STATISTICAL TABLES.

---

TABLE No. I.—SHOWING THE LOCATION, DATE OF ORGANIZATION, AMOUNT OF CAPITAL STOCK, GROSS ASSETS, GROSS LIABILITIES, AND NET SURPLUS OVER ALL LIABILITIES, INCLUDING CAPITAL STOCK AND THE RATIOS THEREOF.

*New Jersey Joint Stock Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Date of Organization.	Capital Stock.	Admitted Assets.	Liabilities, including Capital.	Surplus over Liabilities, including Capital.	Percent- age of Surplus to Capital.	Percent- age of Insur- ment of Capital.	Assets for dollar of Li- abilities.
American.....	Newark.....	February 10, 1846.....	\$600,000 00	\$1,453,588 18	\$735,179 95	\$718,408 23	\$119 73	.....	\$1 98
Camden Mutual.....	Camden.....	March 12, 1841.....	105,730 00	198,806 78	137,442 00	31,364 78	29 76	.....	1 22
Green's.....	Newark.....	December 3, 1856.....	400,000 00	1,150,105 50	512,534 40	637,572 10	159 39	.....	2 24
Hibernia.....	Newark.....	March 17, 1870.....	200,000 00	217,464 66	215,369 66	2,095 00	1 30	.....	1 01
.....	Newark.....	March 27, 1871.....	100,110 00	108,463 28	106,466 32	3,006 97	3 00	.....	1 03
Hudson.....	Jersey City.....	February 11, 1842.....	200,000 00	232,256 72	251,898 57	258 15	13	.....	1 00
Humboldt.....	Newark.....	* March, 1870.....	100,000 00	119,131 37	118,542 50	588 87	59	.....	1 00
Jersey City.....	Jersey City.....	February 10, 1847.....	150,000 00	194,843 95	192,395 67	2,448 28	1 70	.....	1 01
Manufacturers'.....	Newark.....	March, 1873.....	200,000 00	303,778 19	289,298 57	14,481 62	7 25	.....	1 05
Mechanics.....	Newark.....	December 27, 1854.....	100,000 00	141,654 63	106,577 16	35,077 48	35 75	.....	1 34
Merchants'.....	Newark.....	February 18, 1858.....	400,000 00	1,087,877 22	688,932 67	419,624 55	104 91	.....	1 63
Millville Mutual.....	Millville.....	March 159.....	Mutual.....	154,853 84	117,325 77	36,528 06	.....	.....	1 31
Mount Holly.....	Mount Holly.....	January 21, 1831.....	100,000 00	172,269 83	159,406 33	12,863 50	12 80	.....	1 08
National.....	Elizabeth.....	August 2, 1855.....	100,000 00	157,716 32	107,168 65	50,539 67	50 53	.....	1 47
Newark City.....	Newark.....	March 5, 1857.....	200,000 00	308,756 21	282,651 10	26,105 11	13 05	.....	1 09
Newark Fire.....	Newark.....	May 10, 1810.....	250,000 00	790,457 87	407,892 26	382,565 61	141 00	.....	1 86
New Brunswick.....	New Brunswick.....	September 21, 1836.....	50,000 00	142,197 65	86,639 46	55,558 09	173 36	.....	2 56
New Jersey.....	Newark.....	February 21, 1834.....	100,000 00	178,337 60	173,337 60	5,000 00	5 00	.....	1 07
People's.....	Newark.....	March 5, 1866.....	300,000 00	501,455 39	447,728 13	53,727 26	18 21	.....	1 17
People's.....	Trenton.....	February 26, 1861.....	300,000 00	601,093 80	419,733 30	181,360 50	60 45	.....	1 43
Standard.....	Trenton.....	February 22, 1868.....	200,000 00	294,044 34	298,616 04	5,428 20	2 71	.....	1 02
Trade.....	Camden.....	March, 1872.....	200,000 00	233,120 89	229,053 55	4,067 34	2 03	.....	1 02
Washington.....	Plainfield.....	* August 30, 1871.....	100,000 00	105,559 56	104,000 00	1,559 56	1 54	.....	1 01
Total.....			\$4,445,530 00	\$8,794,805 12	\$6,048,472 21	\$2,746,332 91	\$61 77	.....	\$1 45

\* Re-insured all outstanding risks and retired from business.



*New Jersey Mutual Insurance Companies.*

STATISTICAL TABLES.

397

NAME OF COMPANY.	LOCATION.	Date of Organization.	Cash Assets.	Premium Notes liable to Assess- ment.	Cash Liabilities.	
American Mutual.....	Plainfield.....	May 11, 1846.....	\$2,354 97	\$105,098 68	\$254 37	
Bergen County Mutual.....	Bridgeport.....	February 23, 1849.....	31,501 67	108,353 53	106 49	
Bond Brook Mutual.....	Brookfield.....	February 24, 1841.....	2,300 00	18,350 00	b	
Bond Brook Mutual.....	Brookfield.....	February 24, 1841.....	5,240 25	118,741 99	b	
Burlington County.....	Medford.....	A. D. 1831.....	133,242 27	154,693 84	365 98	
Cranbury Mutual.....	Cranbury.....	May 31, 1879.....		10,654 00	b	
Cumberland Mutual.....	Bridgeport.....	February 23, 1844.....	16,824 13	2,973,231 00	17,786 00	
Elizabeth Mutual.....	Elizabeth.....	A. D. 1812, 1844.....	6,137 49	169,122 00	133 58	
Farmer's Mutual.....	Readington.....	February 13, 1844.....	4,389 47	110,464 00	300 00	
Farmer's Mutual.....	Readington.....	March 5, 1856.....	693 42	a.....	29,344 31	
Farmer's Mutual.....	Salem.....	March 6, 1831.....	10,461 51	242,846 00	1,268 00	
Farmer's Mutual.....	Vienna.....	March 22, 1890.....	2,010 49	74,797 61	8,514 26	
Franklin Farmers' Mutual.....	Millstone.....	May 28, 1879.....		11,502 42	b	
Hackettstown Mutual.....	Hackettstown.....	March 27, 1857.....	1,468 50	34,471 00	5,128 01	
Hackettstown Mutual.....	Hackettstown.....	November 10, 1841.....	286 83	38,701 00	650 00	
Hillborough Mutual.....	Neptune.....	March 4, 1844.....	9,065 11	a.....	5,673 73	
Holmdel Mutual.....	Holmdel.....	March 12, 1868.....	2,177 27	25,559 05	b	
Hunterdon County Mutual.....	Lambertville.....	March, 1845.....	3,233 19	10,240 55	b	
Mendham Mutual.....	Mendham.....	November 13, 1840.....	1,978 25	22,811 82	123 80	
Mercer County Mutual.....	Pennington.....	March 5, 1844.....	38,793 94	462,072 20	3,420 15	
Monmouth County Mutual.....	Freehold.....	February 18, 1858.....	9,931 98	75,205 00	2,000 00	
Morris County Mutual.....	Morrisstown.....	February 28, 1846.....	13,287 13	5,626 20	500 00	
New Brunswick Mutual.....	New Brunswick.....	February 20, 1846.....	39,008 53	94,239 46	174 32	
Plainfield Mutual.....	Plainfield.....	February 15, 1834.....	1,525 89	124,424 34	2,350 00	
Princeton Mutual.....	Princeton.....	March 18, 1856.....	2,117 21	119,202 30	5,863 88	
Rahway Mutual.....	Rahway.....	February 25, 1833.....	8,240 07	126,557 64	b	
Salem County Mutual.....	Salem.....	February 25, 1849.....	27,549 82	148,932 76	b	
Somerville Mutual.....	Somerville.....	February 27, 1838.....	16,833 44	16,833 44	5,517 81	
Somerville Mutual.....	Somerville.....	A. D. 1846.....	2,566 00	27,313 84	b	
Sussex County Mutual.....	Newton.....	February 22, 1840.....	511 60	72,571 00	4,263 00	
West Jersey Mutual.....	Wenonah.....	March 25, 1875.....	2,842 75	17,059 25	60 00	
Total.....			\$383,012 04	\$5,633,943 29	\$90,886 89	

a Takes no notes, and only cash for incidental expenses. Policy-holders assessed according to amount insured to pay losses. b No cash liability.

TABLE No. I.—CONTINUED.

*Insurance Companies of Other States.*

NAME OF COMPANY.	LOCATION.	Date of Organization.	Capital Stock.	Admitted Assets.	Liabilities, including Capital.	Surplus over all Liabilities, including Capital.	Percentage of Surplus to Capital.	Percentage of Impairment of Capital.	Assets for each dollar of liabilities.
Elms.....	Hartford, Conn.....	June, 1819.....	\$3,000,000 00	\$7,073,984 49	\$4,749,258 52	\$2,335,695 97	\$77 86	.....	\$1 49
Equitural.....	Watertown, N. Y.....	February 17, 1863.....	200,000 00	1,957,287 73	982,153 32	982,133 32	117 57	.....	1 24
American.....	New York.....	April 30, 1867.....	400,000 00	972,416 57	496,129 19	476,287 38	119 07	.....	1 98
American Central.....	St. Louis, Mo.....	February, 1853.....	300,000 00	781,382 98	550,793 61	230,589 37	76 86	.....	1 42
American Exchange.....	New York.....	February, 1853.....	200,000 00	285,840 23	227,294 52	62,545 71	31 27	.....	1 28
Bucks County Contributionship, Pa.....	P. O. Trenton, N. J.....	A. D. 1811.....	Mutual.	215,510 16	58,813 14	156,697 02	.....	.....	3 68
Chesapeake.....	New York.....	April 9, 1850.....	300,000 00	945,478 19	459,488 50	485,989 69	162 15	.....	2 09
Chlor.....	Pittsburg, Pa.....	July 9, 1870.....	250,000 00	455,578 23	325,332 77	130,245 46	52 10	.....	1 11
Clinton.....	New York.....	July 11, 1850.....	250,000 00	455,578 23	325,332 77	130,245 46	52 10	.....	1 40
Commercial.....	New York.....	May 8, 1850.....	200,000 00	513,544 39	401,143 09	112,401 30	56 20	.....	1 28
Connecticut.....	Hartford, Conn.....	June, 1850.....	1,000,000 00	1,483,480 02	1,273,817 08	209,662 34	20 96	.....	1 16
Continental.....	New York.....	November, 1852.....	1,000,000 00	3,478,188 76	2,372,869 48	1,105,319 28	110 93	.....	1 46
Exchange.....	New York.....	April 9, 1853.....	200,010 00	370,375 52	277,621 53	92,753 99	46 43	.....	1 33
Firemen's Fund.....	New York.....	April 6, 1853.....	Mutual.	341,608 49	231,444 95	110,163 54	.....	.....	1 37
Fire Association.....	Philadelphia.....	March 27, 1820.....	300,000 00	3,765,976 67	3,315,371 61	450,605 06	150 20	.....	1 25
Fire Insurance Co. of Northampton Co., Pa.....	Easton, Pa.....	March 12, 1830.....	Mutual.	146,928 45	134,124 93	12,803 54	.....	.....	1 18
Firemen's Fund.....	San Francisco.....	May, 1853.....	300,000 00	742,013 97	607,492 84	134,521 13	44 84	.....	1 22
First National.....	Worcester, Mass.....	April, 1868.....	200,000 00	285,366 49	274,509 41	10,857 08	5 42	.....	1 04
Franklin.....	Columbus, Ohio.....	April 29, 1864.....	200,000 00	283,381 25	283,381 25	30,059 28	15 03	.....	1 13
Franklin.....	Philadelphia.....	April 22, 1829.....	400,000 00	3,295,627 46	2,389,080 96	906,546 50	240 88	.....	1 42
German.....	Baltimore, Md.....	March, 1865.....	500,000 00	959,641 94	689,706 80	269,935 05	44 58	.....	1 25
German American.....	New York.....	March 7, 1872.....	1,000,000 00	2,616,368 64	1,743,702 93	872,665 71	87 56	.....	1 51
Germania.....	New York.....	March, 1859.....	500,000 00	1,666,831 20	914,076 98	752,754 22	150 55	.....	1 82
Grand.....	Philadelphia.....	April, 1853.....	300,000 00	1,161,633 65	603,771 63	557,862 02	185 35	.....	1 92
Hanover.....	New York.....	April, 1852.....	500,000 00	1,650,700 57	984,755 35	665,945 21	137 19	.....	1 71
Hartford.....	Hartford, Conn.....	May, 1810.....	1,250,000 00	3,456,020 90	2,529,621 72	926,399 18	74 85	.....	1 37
Hartford Steam Boiler.....	Hartford, Conn.....	June, 1868.....	200,000 00	314,469 91	283,384 96	31,084 95	10 64	.....	1 07
Hoffman.....	New York.....	April, 1868.....	300,000 00	6,416,989 11	5,690,262 81	726,726 30	242 86	.....	1 26
Home.....	New York.....	March 9, 1825.....	500,000 00	745,404 95	629,689 19	116,315 76	23 35	.....	1 11
Howard.....	New York.....	April 14, 1794.....	2,000,000 00	6,679,140 18	4,177,278 67	2,401,861 51	120 09	.....	1 67
Insurance Company of North America.....	Philadelphia.....	December, 1871.....	300,000 00	412,855 16	381,732 20	31,122 96	10 36	.....	1 08
Lorillard.....	New York.....	December, 1871.....	2,000,000 00	6,679,140 18	4,177,278 67	2,401,861 51	120 09	.....	1 67

Lycoming.....	Muncy, Pa.....	March 20, 1840.....	384,164 68	304,702 29	54,462 39	1 17
Manhattan.....	New York.....	January 8, 1872.....	729,525 98	890,202 87	188,676 91	1 24
Merchants.....	New York.....	March, 1860.....	477,266 14	282,646 83	174,606 31	1 62
Merchants'.....	Providence, R. I.....	May 15, 1851.....	200,000 00	295,514 45	85,939 72	1 03
Meriden.....	Morristown, Conn.....	July 29, 1868.....	320,133 41	407,615 83	12,517 31	4 17
National Plate Glass.....	New York.....	April 23, 1874.....	120,349 21	128,282 08	12,357 13	1 10
National.....	Hartford, Conn.....	November 28, 1871.....	1,140,057 64	775,753 28	364,304 35	1 47
National.....	New York.....	April, 1838.....	388,768 01	287,244 80	101,513 21	1 36
New York and Boston.....	New York.....	July 28, 1876.....	249,808 07	292,789 47	30,088 60	1 09
New York Bowers.....	New York.....	April 24, 1862.....	762,823 35	468,247 80	388,575 55	1 95
New York City.....	New York.....	April 19, 1872.....	300,000 00	398,966 29	1,085 06	1 00
New Hampshire.....	Norwich, N. H.....	A. D. 1868.....	400,061 35	398,966 29	1,085 06	1 37
Niagara.....	New York.....	July, 1850.....	537,823 69	390,680 55	147,133 04	1 09
Orange County Mutual.....	Goshen, N. Y.....	March 15, 1837.....	1,351,776 85	834,139 63	517,637 22	1 62
Orient.....	Hartford, Conn.....	June, 1867.....	2,094,070 21	1,891,768 84	1,663,345 00	1 22
Pennsylvania.....	Philadelphia.....	March, 1853.....	2,884,897 24	1,811,157 44	1,097,739 80	1 57
People's.....	New York.....	March, 1851.....	2,500,669 82	2,011,563 03	489,116 79	1 24
Phoenix.....	Brooklyn, N. Y.....	September 10, 1853.....	1,000,000 00	1,558,336 64	874,504 63	1 47
Relief.....	Hartford, Conn.....	May, 1854.....	2,783,341 27	1,858,336 64	874,504 63	1 47
Republic.....	New York.....	September, 1855.....	283,263 06	341,880 08	41,353 03	20 79
Rochester German.....	New York.....	April 12, 1862.....	423,365 84	394,244 02	32,121 52	9 60
Rugers.....	Rochester, N. Y.....	February 16, 1872.....	452,356 03	527,436 33	174,072 80	1 58
Security.....	New York.....	October 3, 1853.....	423,356 40	283,519 04	176,354 86	1 69
Springfield Fire and Marine.....	New Haven, Conn.....	April, 1841.....	336,167 00	323,845 33	12,323 67	1 04
Star.....	Springfield, Mass.....	A. D. 1849.....	1,858,477 84	1,414,148 00	444,334 34	1 31
St. Nicholas.....	New York.....	December 2, 1864.....	585,510 98	463,318 98	121,501 42	1 26
St. Paul Fire and Marine.....	New York.....	July 31, 1862.....	291,527 80	280,685 87	10,841 43	5 42
Trademen's.....	St. Paul, Minn.....	May, 1865.....	857,661 48	691,306 47	166,375 01	1 04
Union Firemen's.....	New York.....	October 6, 1858.....	509,297 32	408,907 76	102,389 56	34 13
Watermen's.....	Philadelphia.....	February 6, 1864.....	704,222 70	659,230 16	45,002 61	9 00
Watertown.....	Philadelphia.....	April 1, 1860.....	615,955 54	615,955 54	63,021 04	31 01
Westchester.....	Watertown, N. Y.....	December 7, 1867.....	778,304 70	687,678 80	110,625 90	55 31
Williamsburg City.....	New Rochelle.....	March 14, 1837.....	831,121 24	709,018 87	121,502 87	40 50
Total.....	Williamsburg City.....	March, 1853.....	1,019,553 18	575,357 62	443,685 56	1 77
			\$29,950,010 00	\$78,666,574 91	\$22,110,401 07	1 39

TABLE NO. I.—CONTINUED.

*Foreign Companies—United States Branches.*

NAME OF COMPANY.	LOCATION.	Date of Organization.	Capital Stock.	Admitted Assets.	Liabilities, including Capital.	Surplus over all Liabilities.	Percent- age of Surplus to Capital.	Percent- age of Impair- ment of Capital.	Assets for each dollar of Lia- bilities.
British America.	Toronto.	A. D. 1833.	.....	\$915,407 19	\$359,783 61	\$555,623 58	.....	.....	49 31
Compagnie Reassurances.	Paris.	June 25, 1879.	.....	326,704 36	3,723 80	322,980 56	.....	.....	82 72
Commercial Union.	London.	September, 1861.	.....	1,653,380 97	881,057 95	772,323 02	.....	.....	1 87
Guardian.	London.	December 17, 1831.	.....	861,973 32	151,872 32	710,101 16	.....	.....	5 67
Hamburg-Bremen.	Hamburg, Germany.	A. D. 1854.	.....	780,408 08	255,264 33	525,144 35	.....	.....	3 05
Hamburg-Magdeburg.	Hamburg, Germany.	March 2, 1876.	.....	449,539 40	145,332 51	304,206 88	.....	.....	3 09
Impéria.	London.	.....	.....	328,900 00	261,754 00	67,146 00	.....	.....	3 55
Lancashire.	Manchester, England.	June 23, 1852.	.....	546,153 72	272,083 77	274,069 95	.....	.....	7 72
La Caisse Generale.	Paris.	December 30, 1858.	.....	546,153 72	272,083 77	274,069 95	.....	.....	7 72
La Confiance.	Paris.	A. D. 1844.	.....	586,624 12	154,606 10	432,018 02	.....	.....	4 36
Liverpool, London and Globe.	London and Liverpool.	A. D. 1836.	.....	4,376,981 45	2,569,915 31	1,807,066 14	.....	.....	1 70
London Assurance Corporation.	London.	A. D. 1720.	.....	1,157,774 73	366,885 94	790,888 79	.....	.....	3 15
London and Lancashire.	Liverpool.	December, 1861.	.....	775,003 10	308,063 73	466,939 37	.....	.....	2 51
Mercantile.	Paris.	A. D. 1836.	.....	253,191 29	83,323 52	170,867 77	.....	.....	7 60
North British and Mercantile.	London.	A. D. 1836.	.....	1,964,598 31	336,060 62	1,628,537 69	.....	.....	2 18
North German.	Hamburg, Germany.	May 28, 1868.	.....	391,430 10	140,177 63	251,252 45	.....	.....	2 79
Northern Assurance.	London.	A. D. 1836.	.....	754,846 00	256,369 00	498,477 00	.....	.....	2 94
Norwich.	Norwich, England.	A. D. 1797.	.....	574,701 08	59,040 55	515,660 53	.....	.....	5 80
Phoenix.	London.	A. D. 1783.	.....	451,742 65	42,310 24	409,432 41	.....	.....	10 70
Queen.	Liverpool.	August 17, 1858.	.....	1,635,027 28	662,620 96	972,506 33	.....	.....	2 46
Royal.	Liverpool.	A. D. 1845.	.....	2,703,054 01	1,479,008 95	1,224,045 05	.....	.....	1 83
Scottish Commercial.	Glasgow.	August 8, 1865.	.....	744,324 73	358,898 46	385,426 27	.....	.....	2 67
Transatlantic.	Hamburg, Germany.	February 17, 1872.	.....	430,223 37	117,115 22	313,110 15	.....	.....	10 70
Western.	Toronto.	August, 1851.	.....	680,703 54	350,297 55	330,405 99	.....	.....	2 06
Total.				\$24,622,492 62	\$10,587,755 97	\$14,035,736 65	.....	.....	\$2 33



*Recapitulation.*

NAME OF COMPANY.	LOCATION.	Date of Organization.	Capital Stock.	Admitted Assets.	Liabilities, including Capital.	Surplus over Liabilities.	Percent- age of Surplus to Capital.	Percent- age of Assets in- vestment of Capital.	Assets for each dollar of Li- abilities.
N. J. Joint Stock Insurance Companies.....			\$4,445,830 00	\$8,794,805 12	\$6,018,472 91	\$2,746,332 91	\$67 77	.....	\$1 54
New Jersey Mutual Companies.....			a	358,613 04	90,895 89	.....	.....	.....	.....
Insurance Companies of other States.....			29,950,010 00	78,666,874 91	56,556,473 84	22,110,401 07	73 82	.....	1 89
Foreign Companies, United States Branches.....				24,623,492 62	10,587,758 97	14,035,733 65	.....	.....	2 33
Aggregate.....			\$34,385,840 00	\$12,473,794 69	\$73,283,600 91	\$48,892,467 63	\$70 35	.....	\$1 54

a Premium notes, \$5,633,943.29.



TABLE No. II.—CLASSIFICATION OF ASSETS.

*New Jersey Joint Stock Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds	Other Stocks and Bonds.	Call Loans on Collaterals.	Premiums in Course of Collection.	All other Assets.	Total Assets.
American Mutual.....	Newark	\$983,799 91	\$716,753 29	\$361,375 00	.....	.....	\$12,957 91	\$78,673 07	\$1,453,588 18
Continental Mutual.....	Newark	131,400 00	131,625 00	.....	15,900 00	.....	.....	8,851 78	1,083,866 78
Firemen's.....	Newark	162,218 32	676,470 00	140,550 00	90,619 00	16,800 00	5,240 86	57,208 32	1,150,106 50
Germania.....	Newark	107,300 00	79,631 50	.....	.....	6,700 00	8,113 32	21,212 84	217,984 68
Hibernia.....	Newark	43,443 34	56,310 67	.....	.....	.....	742 13	9,007 15	108,503 29
Hudson.....	Jersey City	14,722 72	63,000 00	50 00	100,652 50	26,150 00	8,065 07	39,546 43	232,266 72
Humboldt.....	Newark	31,200 00	79,367 84	.....	.....	.....	2,330 44	5,830 31	144,829 46
Jersey City.....	Jersey City	58,071 19	155,400 00	.....	13,420 00	16,630 00	2,350 48	10,350 91	363,778 19
Mechanics'.....	Newark	40,311 45	59,950 00	.....	33,266 87	3,000 00	12,291 43	47,493 59	141,634 64
Merchants'.....	Newark	143,683 52	371,742 00	286,312 50	171,335 00	42,525 00	25,215 75	68,063 45	1,087,877 22
Millville Mutual.....	Millville	16,000 00	5,500 00	5,163 50	1,875 00	.....	24,448 03	101,988 30	154,853 83
Mount Holly.....	Mount Holly	16,351 70	144,566 00	.....	680 00	.....	1,276 50	9,822 63	172,289 83
National.....	Elizabeth	23,356 69	42,350 00	.....	23,067 50	.....	711 31	12,250 82	137,706 32
Newark City.....	Newark	53,000 00	30,466 01	26,316 25	34,740 00	.....	8,462 02	55,171 83	303,706 21
Newark Fire.....	Newark	69,650 00	351,175 00	187,005 00	56,987 50	.....	20,596 07	64,844 30	760,457 87
New Brunswick.....	New Brunswick	2,271 00	80,194 00	.....	46,870 29	6,000 00	1,169 03	5,939 23	142,197 55
New Jersey.....	Newark	43,503 22	67,600 00	21,425 00	15,300 00	.....	.....	15,958 91	183,788 13
People's.....	Newark	156,269 86	126,873 61	127,582 50	9,900 00	9,600 00	15,580 90	57,108 52	501,455 12
People's.....	Trenton	33,347 90	232,190 00	166,775 00	116,637 00	.....	22,303 12	30,874 78	601,083 80
Standard.....	Trenton	29,027 93	128,054 00	7,350 00	55,883 50	12,000 00	49,694 62	23,135 29	294,044 24
Trade.....	Camden	.....	123,133 33	42,300 00	8,217 11	23,945 00	12,071 56	24,350 89	233,130 89
Washington.....	Plainfield	19,044 39	58,825 00	.....	15,000 00	2,550 00	.....	9,720 17	105,339 56
Total.....	.....	\$1,442,379 07	\$3,976,621 95	\$1,350,703 75	\$842,627 77	\$191,405 00	\$23,474 80	\$767,794 78	\$8,794,805 12

# STATISTICAL TABLES.

403

NAME OF COMPANY.	LOCATION.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds	Other Stocks and Bonds.	Call Loans on Collaterals.	Premiums in Course of Collection.	All other Assets.	Total Assets.
American Mutual.....	Plainfield.....	.....	.....	.....	\$2,000 00	.....	.....	\$566 97	\$2,566 97
Bergen County Farmers' Mutual.....	Spring Valley.....	.....	.....	.....	.....	.....	2,682 42	29,119 25	31,801 67
Bergen County Mutual.....	Hackensack.....	.....	.....	.....	.....	.....	.....	2,204 68	2,204 68
Bound Brook Mutual.....	Bound Brook.....	\$1,025 00	\$3,100 00	.....	.....	.....	.....	1,755 22	5,880 22
Burlington County Mutual.....	Nedford.....	113,350 00	.....	.....	.....	.....	.....	15,152 27	138,502 27
Cranbury Mutual.....	Cranbury.....	.....	.....	.....	.....	.....	.....	.....	.....
Cumberland Mutual.....	Bridgeton.....	6,000 00	3,500 00	.....	2,000 00	.....	3,041 84	2,983 29	16,824 13
Elizabeth Mutual.....	Elizabeth.....	.....	700 00	.....	580 00	2,500 00	1,000 00	2,377 48	6,137 48
Essex County Mutual.....	Bloomfield.....	.....	.....	.....	.....	.....	.....	3,595 47	4,595 47
Farmers' Mutual.....	Readington.....	.....	.....	.....	.....	.....	160 40	495 02	653 42
Farmers' Mutual.....	Salem.....	.....	1,800 00	.....	4,420 00	3,531 94	.....	709 57	10,461 51
Farmers' Mutual.....	.....	.....	.....	.....	.....	.....	.....	2,010 49	2,010 49
Farmers' Mutual.....	Millstone.....	.....	.....	.....	.....	.....	.....	.....	.....
Hackettstown Mutual.....	Hackettstown.....	.....	.....	.....	.....	.....	185 60	1,393 90	1,498 50
Hardwick Mutual.....	Johnsonburg.....	.....	.....	.....	.....	.....	73 30	225 53	296 83
Hillsborough Mutual.....	Neshanic.....	.....	.....	.....	.....	.....	.....	.....	.....
Holmdel Mutual.....	Holmdel.....	.....	.....	600 00	.....	.....	.....	2,066 11	2,066 11
Monmouth County Mutual.....	Monmouth.....	.....	2,000 00	.....	.....	.....	.....	1,877 27	3,877 27
Morris County Mutual.....	Hamdenville.....	.....	1,400 00	350 00	.....	.....	209 25	678 81	2,438 06
New Brunswick Mutual.....	New Brunswick.....	1,200 00	733 81	30,900 00	.....	.....	161 00	5,739 13	38,793 91
Plainfield Mutual.....	Plainfield.....	.....	.....	.....	9,776 50	1,000 00	.....	.....	.....
Princeton Mutual.....	Princeton.....	.....	.....	.....	.....	.....	314 26	1,802 56	2,117 21
Rahway Mutual.....	Rahway.....	.....	.....	.....	1,181 60	.....	.....	.....	.....
Salem County Mutual.....	Salem.....	.....	16,500 00	1,872 00	6,756 53	.....	.....	7,058 47	8,240 07
Shrewsbury Mutual.....	Eatontown.....	.....	400 00	.....	.....	.....	.....	2,471 29	27,569 82
Somerville Mutual.....	Somerville.....	.....	.....	5,449 75	.....	.....	3,405 14	6,914 35	16,169 24
Sussex County Mutual.....	Newton.....	.....	.....	.....	.....	.....	.....	2,356 06	2,356 06
West Jersey Mutual.....	Wenonah.....	.....	.....	1,080 00	1,035 00	.....	168 05	579 70	2,842 75
Total.....	.....	\$8,225 00	\$159,743 81	\$55,976 75	\$27,729 63	\$7,280 57	\$11,630 68	\$118,035 60	\$388,612 04

TABLE No. II.—CONTINUED.  
*Insurance Companies of Other States.*

NAME OF COMPANY.	LOCATION.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	Other Stocks and Bonds.	Call loans on Collaterals.	Premiums in Course of Collection.	All other Assets.	Total Assets
Zenith.....	Hartford, Conn.....	\$355,000 00	\$85,070 00	\$403,625 00	\$5,106,093 44	4,080 00	\$388,767 61	\$725,588 44	\$7,078,224 49
Agri-cultural.....	Watertown, N. Y.....	161,467 10	449,777 31	230,770 00	43,660 00	61,668 58	82,916 25	166,538 49	1,187,287 73
American.....	St. Louis, Mo.....	156,220 00	156,220 00	526,792 00	178,022 00	36,600 00	12,139 06	60,695 51	972,416 57
American Central.....	St. Louis, Mo.....	20,500 00	9,300 00	144,000 00	38,361 56	.....	53,361 56	98,101 43	781,363 98
American Exchange.....	St. Louis, Mo.....	20,500 00	9,300 00	156,375 00	70,363 00	.....	3,850 64	5,119 13	289,940 23
Bucks County Contributionship, Pa.....	P. O. Trenton, N. J.....	.....	118,495 00	4,685 00	74,040 00	15,150 00	.....	3,120 16	215,510 16
Citizens'.....	New York.....	145,000 00	133,500 00	470,625 00	99,425 00	23,950 00	15,732 60	71,745 59	945,378 19
City.....	Pittsburg, Pa.....	49,000 00	81,419 57	.....	1,720 00	6,643 00	7,847 49	21,800 02	168,430 08
Clinton.....	New York.....	25,400 00	25,400 00	301,715 00	104,663 50	600 00	16,843 31	3,156 48	455,578 29
Commercial.....	New York.....	69,450 00	69,450 00	294,155 50	72,230 00	4,592 00	34,486 81	88,872 08	513,544 39
Connecticut.....	Hartford, Conn.....	.....	145,600 00	505,100 00	622,137 00	46,372 00	45,629 07	118,641 95	1,483,490 02
Continental.....	New York.....	677,500 00	673,600 00	1,090,810 00	367,827 00	235,235 00	150,349 58	282,817 18	3,478,183 52
Exchange.....	New York.....	.....	97,550 00	207,000 00	.....	35,900 00	8,638 85	21,566 67	370,375 52
Farmers'.....	York, Pa.....	39,992 50	102,103 76	73,297 50	76,910 00	2,150 00	16,354 23	30,890 51	331,989 49
Fire Association.....	Philadelphia.....	61,800 00	1,116,511 78	508,075 00	1,471,948 49	67,288 47	110,372 22	434,179 71	3,769,976 67
Fire Ins. Co. of Northampton County.....	Easton, Pa.....	10,000 00	35,550 00	.....	38,976 00	.....	.....	69,402 46	146,928 46
First Nat'l.....	San Francisco.....	20,000 00	183,000 00	167,365 00	79,700 00	39,275 00	15,325 37	742,013 97	1,043,043 48
Franklin.....	Columbus, Ohio.....	8,700 00	124,500 00	106,500 00	45,150 00	21,558 86	13,336 60	39,438 34	263,346 49
Franklin.....	Philadelphia.....	581,200 00	1,856,491 67	165,800 00	190,417 50	213,050 00	40,413 12	215,055 17	3,262,627 46
German.....	Baltimore, Md.....	38,800 00	110,569 21	172,200 00	325,625 00	.....	11,381 60	194,056 13	882,641 94
German American.....	New York.....	.....	529,100 00	1,799,151 00	568,820 00	2,550 00	102,573 34	133,324 30	2,619,368 54
Germania.....	New York.....	54,013 50	382,176 65	961,493 75	5,800 00	9,700 00	2,880 35	103,643 60	1,666,831 20
Hanover.....	Philadelphia.....	36,000 00	104,750 00	196,751 25	154,325 00	.....	28,308 00	83,861 90	1,161,638 65
Hartford.....	New York.....	2,725 85	164,750 00	1,051,007 50	130,387 50	17,300 00	64,125 81	67,059 81	1,660,700 57
Hartford Steam Boiler.....	Hartford.....	630,175 60	773,324 40	273,492 00	141,265 25	.....	241,695 57	396,068 08	3,056,020 90
Hoffman.....	Hartford.....	4,778 60	76,400 00	46,920 00	11,626 00	.....	23,570 19	314,466 91	314,466 91
Hofman.....	New York.....	28,794 43	106,993 00	134,562 50	45,650 00	3,750 00	9,340 40	19,687 45	338,778 08
Home.....	New York.....	54,125 91	1,866,593 00	3,184,125 00	438,622 00	418,670 00	160,632 25	298,169 35	6,410,988 11
Howard.....	New York.....	115,000 00	38,475 00	452,675 00	107,675 00	500 00	18,324 12	746,404 95	746,404 95
Insurance Co. of North America.....	Philadelphia.....	147,163 97	1,420,899 77	1,034,000 00	2,754,985 55	18,900 00	367,941 34	855,650 55	6,579,140 18
Lloyds.....	New York.....	68,000 00	681,750 00	261,750 00	31,500 00	4,600 00	31,294 89	22,040 76	412,538 16
Lycoming.....	Muncy, Pa.....	50,000 00	8,135 88	6,300 00	15,610 00	.....	53,044 94	339,164 58	339,164 58
Manhattan.....	New York.....	20,881 96	153,317 00	332,000 00	27,200 00	29,700 00	96,818 91	68,911 11	729,428 98
Merchants'.....	New York.....	13,100 00	214,000 00	136,412 50	51,700 00	5,300 00	9,693 76	37,043 85	457,256 14

Merchants'.....	Providence.....	19,500 00	.....	231,482 00	15,000 00	18,314 71	97,157 36	381,454 01
Metallic.....	Providence, Conn.....	400 00	.....	200,461 25	147,692 50	37,926 14	17,063 26	420,133 14
Metropolitan Plate Glass.....	New York.....	153,000 00	.....	153,000 00	.....	2,832 24	123,569 53	1,140,097 64
National.....	Hartford, Conn.....	324,300 00	.....	576,540 00	.....	.....	11,359 40	888,758 01
National.....	New York.....	170,000 00	.....	155,325 00	29,080 00	13,067 85	.....	.....
New York and Boston.....	New York.....	23,000 00	.....	105,400 00	.....	.....	2,957 37	242,808 07
New York Bowery.....	New York.....	99,050 00	.....	683,119 49	.....	6,956 83	14,095 24	792,323 35
New York City.....	New York.....	10,000 00	.....	334,662 50	21,400 00	19,696 64	14,302 21	400,051 35
New York City.....	New York.....	43,758 86	.....	135,100 00	256,050 00	13,326 72	53,973 82	537,823 69
New York City.....	New York.....	84,300 00	.....	950,400 00	117,780 00	48,397 36	46,569 49	1,381,776 85
Niagara.....	New York.....	.....	.....	.....	.....	.....	.....	.....
Orange County Mutual.....	Goshen, N. Y.....	137,350 00	.....	26,750 00	.....	738 74	129 86	863 60
Orient.....	Hartford.....	309,307 00	.....	279,900 00	465,450 00	30,028 77	95,376 13	809,020 21
Pennsylvania.....	Philadelphia.....	21,400 00	.....	233,365 00	18,925 00	85,054 83	63,880 78	2,011,113 11
People's.....	New York.....	211,000 00	.....	851,175 00	477,220 84	3,845 42	12,191 82	284,897 24
Phoenix.....	Brooklyn.....	148,000 00	.....	184,625 00	1,590,012 16	95,058 47	486,247 51	2,500,660 82
Phoenix.....	Hartford.....	53,729 31	.....	145,500 00	31,112 50	143,294 34	388,445 72	2,798,941 57
Relief.....	New York.....	82,600 00	.....	119,775 00	49,068 00	18,115 57	18,818 83	282,331 66
Republic.....	New York.....	215,670 00	.....	103,156 25	21,000 00	17,304 02	423,365 84	437,255 03
Rochester German.....	Rochester.....	210,310 00	.....	.....	93,900 00	19,730 87	74,221 92	437,255 03
Rugers.....	New York.....	.....	.....	.....	8,800 00	1,584 88	5,608 52	438,363 40
Security.....	New Haven.....	14,000 00	.....	103,675 00	158,090 00	27,936 75	32,465 26	336,167 00
Springfield Fire and Marine.....	Springfield, Mass.....	350,424 72	.....	192,182 00	.....	29,900 00	14,069 82	18,537 34
Star.....	New York.....	154,325 00	.....	311,587 50	9,387 50	23,490 00	13,537 00	13,537 00
St. Nicholas.....	New York.....	56,316 61	.....	191,430 00	9,232 00	13,588 94	13,220 75	39,397 30
St. Paul Fire and Marine.....	St. Paul, Minn.....	55,903 72	.....	52,250 00	275,564 07	48,054 04	106,661 08	857,981 48
Trademen's.....	New York.....	65,500 00	.....	376,280 00	39,750 00	20,603 42	12,013 90	509,297 32
United Firemen's.....	Philadelphia.....	35,000 00	.....	10,680 00	286,311 50	27,098 92	114,297 28	704,222 70
Watertown.....	Watertown.....	308,846 28	.....	190,762 50	94,446 00	35,087 04	39,497 19	678,976 58
Westchester.....	New Rochelle, N. Y.....	155,184 50	.....	521,362 50	1,000 00	67,685 32	96,062 86	78,330 70
Williamsburg City.....	Brooklyn.....	227,070 00	.....	424,772 50	170,291 00	63,357 19	37,157 19	331,124 21
Total.....	.....	\$5,425,090 00	\$15,330,613 74	\$22,057,114 24	\$22,363,570 05	\$2,427,521 87	\$7,140,470 74	\$78,667,745 51



TABLE No. II.—CONTINUED.  
*Foreign Companies—United States Branches.*

NAME OF COMPANY.	LOCATION.	Value of Real Estate.	Loans on Mortgage.	United States Bonds.	Other Stocks and Bonds.	Call loans on Collaterals.	Premiums in Course of Collection.	All other Assets.	Total Assets.
British America.....	Toronto, Ont.....	.....	.....	\$691,565 00	.....	.....	\$48,735 12	\$76,017 07	\$816,407 19
Compagnie Reassurances.....	Paris.....	.....	.....	309,000 00	.....	.....	4,704 36	13,000 00	326,704 36
Commercial Union.....	London.....	.....	.....	1,280,075 00	.....	.....	176,989 86	197,226 09	1,653,390 97
Guardian.....	London.....	.....	.....	789,600 00	.....	.....	32,443 62	33,929 86	861,973 48
Hamburg-Bremer.....	Hamburg, Ger.....	.....	.....	625,673 75	.....	\$100,000 00	31,419 29	23,325 64	780,403 68
Hamburg-Magteburg.....	Hamburg, Ger.....	.....	\$635 00	395,715 00	.....	.....	28,660 76	24,538 64	449,538 40
Imperial.....	London.....	\$160,000 00	.....	633,979 00	\$6,300 00	.....	50,711 00	28,010 00	928,900 00
La Caisse Generale.....	Manchester, Eng.....	.....	.....	807,018 75	.....	.....	34,424 92	37,455 38	878,892 05
La Confiance.....	Paris.....	.....	.....	451,162 50	.....	.....	65,481 20	29,510 02	546,153 72
Liverpool, London and Globe.....	Paris.....	.....	.....	582,510 00	.....	.....	23,456 88	30,567 24	656,634 12
London Assurance Corporation.....	London and Liverpool.....	540,500 00	1,360,544 42	1,722,400 00	94,050 00	.....	302,759 00	356,658 08	4,376,931 45
London and Lancashire.....	London.....	.....	.....	1,096,100 00	.....	.....	98,673 81	35,701 89	1,157,774 73
Metropole.....	Liverpool.....	.....	.....	206,130 00	.....	.....	66,323 11	25,943 99	275,043 10
North British and Mercantile.....	Paris.....	.....	.....	208,000 00	.....	.....	25,906 55	21,294 74	253,191 29
North German.....	London.....	.....	.....	1,470,070 00	123,466 67	.....	138,942 88	132,138 76	1,864,598 31
Northern Assurance.....	Hamburg, Ger.....	.....	.....	344,781 25	.....	.....	20,261 63	26,387 12	391,430 10
Norwich Union.....	London.....	.....	.....	676,125 00	.....	.....	50,711 00	28,010 00	754,846 00
Phoenix.....	London.....	.....	.....	490,487 50	.....	.....	24,698 48	16,788 79	531,974 08
Queen.....	London.....	.....	.....	412,500 00	.....	.....	17,633 66	21,625 59	451,743 65
Royal.....	Liverpool.....	299,737 31	.....	1,158,412 80	.....	.....	24,735 81	121,143 67	1,635,027 29
Scottish Commercial.....	Liverpool.....	.....	.....	2,318,411 25	.....	.....	159,511 73	226,031 03	2,703,954 01
Transatlantic.....	Glasgow.....	.....	.....	694,748 75	.....	.....	43,787 19	15,788 79	744,324 73
Western.....	Hamburg, Ger.....	.....	.....	403,162 50	.....	.....	8,254 01	18,806 86	430,223 37
Total.....	Toronto, Ont.....	\$1,000,237 31	\$1,361,179 42	\$13,706,927 74	\$254,331 67	\$100,000 00	\$1,471,198 40	\$1,719,618 07	\$24,623,492 62



*Recapitulation.*

	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	Other Stocks and Bonds.	Call Loans on Collaterals.	Premiums, in Course of Collection.	All other Assets.	Total Assets.
New Jersey Joint Stock Insurance Companies.....	\$1,442,379 07	\$3,976,621 95	\$1,350,703 75	\$542,527 77	\$191,403 00	\$223,474 80	\$767,394 78	\$8,794,805 12
New Jersey Mutual Companies.....	8,225 00	159,743 81	55,976 75	27,329 £3	7,280 87	11,630 68	118,085 60	338,612 04
Insurance Companies of other States.....	6,425,090 00	15,330,613 74	22,657,114 24	22,363,570 05	2,427,621 87	3,232,362 87	7,140,470 74	78,667,743 61
Foreign Companies, United States Branches.....	1,000,337 31	1,361,179 42	18,706,927 75	264,331 67	100,000 00	1,471,198 40	1,719,618 07	24,633,492 62
Aggregate.....	\$7,575,831 38	\$20,528,153 92	\$42,770,722 49	\$23,498,159 12	\$2,726,205 44	\$5,029,556 75	\$9,745,919 19	\$112,474,653 29

TABLE No. III.—CLASSIFICATION OF LIABILITIES.

*New Jersey Joint Stock Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	All other Liabilities ex- cept Capital Stock.	Capital Stock	Total, Includ- ing Capital.
American.....	Newark.....		\$8,546 50		\$98,765 86	\$27,867 59	\$800,000 00	\$755,179 95
Camden Mutual.....	Camden.....				31,217 09	494 91	105,750 00	137,442 00
Firemen's.....	Newark.....		4,856 20		103,954 37	4,063 73	400,000 00	512,834 40
Germania.....	Newark.....	\$2,250 15			12,612 12	467 00	200,000 00	215,339 65
Hibernia.....	Newark.....	1,067 77			5,001 01	327 94	100,100 00	105,406 32
Hudson.....	Jersey City.....	2,499 15	10 00	\$2,378 00	46,532 17	259 25	200,000 00	251,938 57
Humboldt.....	Newark.....	775 00	2,500 00	8,005 25	5,012 25	5,012 25	100,543 50	118,543 50
Jersey City.....	Jersey City.....			300 00	34,793 64	7,202 03	150,000 00	192,245 67
Manufacturers'.....	Newark.....		14,806 54	1,500 00	72,480 03	700 00	200,000 00	298,286 57
Mechanics'.....	Newark.....				5,503 78	373 38	100,000 00	105,877 16
Merchants'.....	Newark.....	17,676 00	20,417 00	5,250 00	195,980 22	28,919 44	400,000 00	638,949 67
Millville Mutual.....	Millville.....	16,040 00	7,705 00	2,325 00	87,717 75	4,098 02	100,000 00	117,935 77
Mount Holly.....	Mount Holly.....				59,226 43	179 90	100,000 00	159,406 33
National.....	Elizabeth.....				6,972 38	184 27	100,000 00	107,166 65
Newark City.....	Newark.....	6,356 80	9,075 00	1,325 00	63,488 01	2,406 29	200,000 00	283,631 10
Newark Fire.....	Newark.....	15,236 95	8,125 00	1,294 87	118,464 53	14,770 85	250,000 00	407,892 25
New Brunswick.....	New Brunswick.....				4,456 22	1,101 87	50,000 00	55,538 09
New Jersey.....	Newark.....				2,000 00	1,108 00	50,000 00	53,108 00
People's.....	Newark.....	12,346 96	15,685 32	1,600 00	112,253 83	2,000 00	300,000 00	443,284 12
People's.....	Trenton.....	4,024 59	8,403 00	2,050 00	96,754 53	8,099 08	300,000 00	419,733 30
Standard.....	Trenton.....	8,203 65	6,050 00	500 00	64,536 49	9,325 90	200,000 00	298,616 04
Trade.....	Camden.....	1,111 18	1,000 00	1,356 00	21,898 00	3,724 37	200,000 00	228,053 55
Washington.....	Plainfield.....					4,000 00	100,000 00	104,000 00
Total.....	Total.....	\$85,698 59	\$107,651 57	\$22,122 87	\$1,283,783 01	\$130,376 17	\$4,445,830 00	\$6,045,472 21

STATISTICAL TABLES.

409

NAMES OF COMPANY.	LOCATION.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	All other Liabilities ex- cept Capital Stock.	Capital Stock.	Total Liabilities.
American Mutual.....	Plainfield.....					\$264 37		\$264 37
Bergen County Farmers' Mutual.....	Spring Valley.....					106 49		106 49
Bergen County Mutual.....	Hackensack.....							
Brook Brook.....	Bound Brook.....							
Burlington County.....	Medford.....					385 98		385 98
Cranbury Mutual.....	Cranbury.....							
Cumberland Mutual.....	Bridgeton.....					3,000 00		17,965 00
Elizabeth Mutual.....	Elizabeth.....	\$1,600 00	\$1,395 00	\$11,800 00		193 58		193 58
Essex County.....	Bloomfield.....		300 00					300 00
Farmers' Mutual.....	Readington.....	5,280 73		2,543 94		18,519 84		26,344 51
Farmers' Mutual.....	Salem.....		1,296 00					1,296 00
Farmers' Mutual.....	Vienna.....	2,700 47		2,535 67		3,285 12		8,914 26
Franklin Farmers' Mutual.....	Millstone.....	2,684 36		1,816 65		628 00		5,129 01
Hackettstown Mutual.....	Hackettstown.....							630 00
Hardwick Mutual.....	Johnsonburg.....	475 00	175 00					
Hillsborough Mutual.....	Neshanic.....	3,219 00				2,454 73		5,672 73
Hudson County Mutual.....	Homdel.....							
Hunterdon County Mutual.....	Hunterdon.....					38 50		132 50
Mendham Mutual.....	Mendham.....	85 00				1,323 50		3,420 15
Mercer County Mutual.....	Pennington.....	2,087 65						
Monmouth County Mutual.....	Freehold.....			2,000 00				2,000 00
Norris County Mutual.....	Norristown.....		500 00					500 00
New Brunswick Mutual.....	New Brunswick.....					174 32		174 32
Princeton Mutual.....	Princeton.....		1,350 00			1,000 00		2,350 00
Princeton Mutual.....	Princeton.....			4,200 00		1,953 88		5,853 88
Rahway Mutual.....	Rahway.....							
Salem County Mutual.....	Salem.....							
Shrewsbury Mutual.....	Eatontown.....			4,800 00		717 81		5,517 81
Somerville Mutual.....	Somerville.....							
Sussex County Mutual.....	Newton.....	1,283 00		1,000 00		2,000 00		4,283 00
West Jersey Mutual.....	Wenonah.....					60 00		60 00
Total.....		\$19,892 21	\$5,006 00	\$30,689 26		\$85,805 42		\$90,895 89

TABLE No. III—CONTINUED.

*Insurance Companies of Other States.*

NAME OF COMPANY.	LOCATION.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	All other Liabilities except Capital Stock.	Capital Stock.	Total Liabilities.
Etna.....	Hartford, Conn.....	\$66,941 59	\$102,669 30	\$30,575 00	\$1,482,659 32	\$49,613 31	\$3,000,000 00	\$4,742,258 52
Agricultural.....	Watertown, N. Y.....	5,184 50	26,567 00	17,940 00	702,385 92	138 50	200,000 00	952,138 92
American.....	New York.....	.....	11,677 32	.....	75,107 08	9,457 08	200,000 00	286,581 48
American Central.....	St. Louis, Mo.....	19,846 42	14,866 00	.....	23,009 05	3,457 98	200,000 00	257,331 81
American Exchange.....	New York.....	.....	4,833 75	5,000 00	20,501 41	1,369 36	200,000 00	227,294 52
Bucks County Contributionship.....	P. O. Trenton, N. J.....	.....	.....	.....	58,813 14	.....	Mutual.	58,813 14
Citizens'.....	New York.....	.....	19,150 00	.....	135,268 81	4,979 99	300,000 00	459,398 80
City.....	Pittsburg, Pa.....	2,128 80	1,350 00	1,250 00	31,660 64	839 28	100,000 00	137,248 72
Clinton.....	New York.....	4,975 00	4,400 00	3,000 00	88,365 83	4,641 94	250,000 00	325,232 77
Commercial.....	New York.....	2,000 00	23,360 46	1,600 00	163,562 50	10,630 13	200,000 00	401,143 09
Connecticut.....	Hartford, Conn.....	6,560 00	97,000 00	6,906 00	533,271 68	.....	1,000,000 00	1,273,817 68
Commercial.....	New York.....	.....	181,588 39	16,754 35	1,132,518 32	43,088 42	1,000,000 00	2,372,699 46
Exchange.....	New York.....	.....	13,250 00	7,300 00	156,614 83	1,447 00	200,010 00	277,521 83
Farmers'.....	York, Pa.....	9,472 21	18,426 60	4,700 00	190,917 99	7,228 75	Mutual.	231,444 95
Fire Association.....	Philadelphia.....	33,573 35	64,248 50	15,300 00	2,361,091 32	39,268 64	500,000 00	3,016,971 81
Fire Insurance Co. of Northampton County, Pa.....	Easton, Pa.....	.....	.....	.....	124,124 92	.....	Mutual.	124,124 92
Firemen's Fund.....	San Francisco, Cal.....	2,650 00	35,682 20	8,900 00	269,189 34	6,759 75	200,000 00	607,629 84
First National.....	Cincinnati, O.....	5,236 32	10,350 00	1,000 00	33,281 35	2,075 79	200,000 00	274,608 41
Franklin.....	Philadelphia.....	23,327 09	12,953 63	10,634 41	1,845,905 83	3,640 60	400,000 00	2,259,080 96
German.....	Baltimore, Md.....	.....	18,150 00	1,250 00	101,969 70	8,387 19	500,000 00	629,708 89
German American.....	New York.....	24,084 80	42,335 40	10,261 09	635,626 75	25,444 44	1,000,000 00	1,743,702 48
Germania.....	New York.....	26,704 54	10,696 68	28,339 34	348,165 43	.....	500,000 00	913,076 88
Glad.....	Philadelphia.....	.....	27,002 06	.....	360,384 11	.....	500,000 00	887,386 11
Hanover.....	New York.....	21,401 15	27,574 63	27,542 34	388,107 24	9,214 56	500,000 00	994,755 36
Hartford.....	Hartford, Conn.....	.....	84,528 03	59,575 43	1,110,639 26	35,886 00	1,250,000 00	2,520,624 72
Hartford Steam Boiler.....	Hartford, Conn.....	.....	6,225 00	.....	86,784 96	375 00	200,000 00	293,884 96
Hoffman.....	New York.....	6,325 87	7,995 00	.....	69,042 12	879 01	200,000 00	284,242 00
Home.....	New York.....	55,638 46	148,286 89	44,339 46	1,841,438 00	.....	3,000,000 00	5,190,292 81
Howard.....	New York.....	.....	9,230 69	4,500 00	115,758 50	.....	500,000 00	625,588 19
Insurance Company of North America.....	Philadelphia.....	28,409 30	305,974 00	15,616 70	1,827,278 67	.....	2,000,000 00	4,177,375 67
Lorillard.....	New York.....	7,100 00	.....	2,900 00	68,669 60	8,393 60	300,000 00	381,132 20
Lycoming.....	Muncy, Pa.....	45,219 59	44,198 99	26,063 50	180,221 21	.....	Mutual.	304,702 29



Manhattan.....	New York.....	31,056 64	22,560 00	5,500 00	270,745 43	10,000 00	250,000 00	590,802 07
Merchants'.....	New York.....	.....	18,170 00	13,750 00	117,229 83	.....	200,000 00	282,649 83
Merchants'.....	Providence, R. I.....	.....	.....	900 00	82,129 00	1,245 30	200,000 00	296,514 29
Meriden.....	Meriden, Conn.....	4,849 90	6,300 00	2,212 40	96,515 49	600 00	300,000 00	407,615 43
Metropolitan Plate Glass.....	New York.....	3,077 84	4,910 00	.....	25,697 30	1,701 00	100,000 00	128,292 08
National.....	Hartford, Conn.....	2,371 45	13,355 50	3,349 87	156,576 47	.....	600,000 00	775,753 29
National.....	New York.....	.....	10,000 00	.....	77,244 80	.....	200,000 00	287,244 80
New York and Boston.....	New York.....	.....	5,050 00	.....	14,590 01	3,088 56	200,000 00	322,739 47
New York Bowery.....	New York.....	.....	2,000 00	.....	82,694 30	3,300 00	200,000 00	423,294 30
New York City.....	New York.....	.....	9,058 90	938 60	81,815 10	750 00	300,000 00	388,986 26
New Hampshire.....	Manchester, N. H.....	6,433 69	4,225 00	2,000 00	134,821 45	.....	290,000 00	398,690 55
Niagara.....	New York.....	9,644 00	30,147 00	12,000 00	291,757 13	235 50	500,000 00	834,139 63
Orange County Mutual.....	Goshen, N. Y.....	.....	.....	.....	.....	8,400 00	Mutual.....	8,400 00
Orient.....	Hartford, Conn.....	.....	21,957 57	.....	141,133 74	.....	500,000 00	682,721 31
Pennsylvania.....	Philadelphia.....	42,000 00	.....	.....	30,058 87	22,000 00	400,000 00	1,234,058 85
People's.....	New York.....	.....	3,850 00	.....	9,085 87	3,213 47	200,000 00	244,144 34
Phoenix.....	Brooklyn, N. Y.....	17,908 24	101,998 01	12,181 14	868,014 69	11,451 05	1,000,000 00	2,011,553 03
Phoenix.....	Hartford, Conn.....	.....	84,750 00	14,208 00	759,878 64	.....	1,000,000 00	1,858,836 64
Relief.....	New York.....	3,185 00	.....	.....	37,350 03	1,345 00	200,000 00	241,880 03
Republic.....	New York.....	2,313 81	9,983 29	5,000 00	74,603 44	2,343 48	300,000 00	394,244 02
Rochester German.....	Rochester, N. Y.....	4,000 00	4,875 00	1,400 00	106,917 53	.....	200,000 00	317,192 53
Rutgers.....	New York.....	4,288 86	7,957 39	.....	36,857 79	5,200 00	200,000 00	285,619 04
Security.....	New Haven, Conn.....	4,070 40	22,649 59	1,633 12	91,147 23	4,343 00	200,000 00	323,843 23
Springfield Fire and Marine.....	Springfield, Mass.....	14,217 45	50,211 75	10,816 45	573,972 05	14,925 00	750,000 00	1,414,143 00
Star.....	New York.....	14,572 00	15,000 00	1,800 00	138,646 98	4,200 00	300,000 00	463,918 98
St. Nicholas.....	New York.....	.....	12,553 00	1,800 00	65,866 21	468 68	200,000 00	280,685 87
St. Paul Fire and Marine.....	St. Paul, Minn.....	.....	27,576 81	7,250 00	251,007 97	5,372 09	400,000 00	691,306 47
Tradesmen's.....	New York.....	4,356 00	11,955 00	1,000 00	87,903 97	1,892 79	300,000 00	408,997 76
United Firemen's.....	Philadelphia.....	3,013 03	59,198 00	.....	113,356 50	3,684 14	500,000 00	659,220 16
Watertown.....	Philadelphia.....	1,800 00	15,602 00	.....	398,553 54	.....	200,000 00	615,455 54
Westchester.....	Watertown, N. Y.....	3,400 00	23,750 00	10,500 00	430,028 80	.....	200,000 00	637,678 80
Williamburg City.....	New Rochelle, N. Y.....	24,601 73	38,935 00	3,000 00	334,626 54	8,555 60	300,000 00	705,618 87
Williamburg City.....	Brooklyn, N. Y.....	6,409 09	27,277 00	6,650 00	216,999 51	68,522 02	250,000 00	575,857 62
Total.....	.....	\$695,264 48	\$1,868,616 61	\$447,468 80	\$25,133,828 46	\$465,695 49	\$29,950,010 00	\$56,564,873 84



TABLE No. III.—CONTINUED.

*Foreign Companies—United States Branches.*

NAME OF COMPANY.	LOCATION.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	All other Liabilities ex- cept Capital.	Capital Stock	Total Liabilities.
British America.....	Toronto.....	.....	\$75,803 52	\$2,500 00	\$263,841 07	\$10,639 02	.....	\$352,783 61
Compagnie Reassurances.....	Paris.....	.....	.....	.....	2,368 50	1,355 30	.....	3,723 80
Commercial Union.....	London.....	.....	70,744 54	10,425 07	780,300 37	19,117 97	.....	881,087 95
Guards.....	London.....	.....	32,249 47	.....	117,563 44	.....	.....	151,572 32
Hamburg-Bremen.....	Hamburg, Germany.....	.....	33,946 00	.....	215,749 33	8,888 51	.....	235,364 83
Hamburg-Magdeburg.....	Hamburg, Germany.....	.....	.....	.....	115,156 44	2,239 15	.....	145,332 51
Imperial.....	London.....	\$5,256 92	17,680 00	8,000 00	221,614 00	7,607 00	.....	281,764 00
Lancashire.....	London.....	250 00	23,068 00	9,225 00	430,872 51	5,000 00	.....	510,313 57
La Caisse Generale.....	Manchester, England.....	29,830 49	17,938 65	26,681 92	194,682 13	19,644 36	.....	272,088 77
La Caisse Generale.....	Paris.....	14,589 98	28,126 87	14,045 33	111,568 23	1,767 65	.....	134,606 10
La Caisse Generale.....	Paris.....	1,714 80	19,555 42	.....	.....	.....	.....	.....
Liverpool, London and Globe.....	London and Liverpool.....	.....	296,547 54	62,110 52	1,749,548 41	461,708 84	.....	2,569,015 21
London Assurance Corporation.....	London.....	.....	30,813 92	.....	334,072 02	.....	.....	395,885 94
London and Lancashire.....	Liverpool.....	7,492 61	63,072 24	.....	233,639 75	13,869 15	.....	308,063 73
Metropole.....	Paris.....	575 00	5,000 00	.....	30,889 59	6,865 23	.....	33,329 82
North British and Mercantile.....	London.....	35,466 66	45,071 56	24,752 48	749,789 92	.....	.....	835,089 63
North German.....	Hamburg, Germany.....	946 21	24,350 00	.....	114,878 44	.....	.....	140,177 65
Northern Assurance.....	London.....	6,206 18	23,068 00	4,732 00	220,652 00	7,607 00	.....	256,369 09
Norwich Union.....	Norwich, England.....	.....	2,500 00	.....	33,207 43	416 67	.....	36,713 69
Phoenix.....	London.....	5,029 26	.....	.....	565,081 67	4,076 56	.....	42,311 34
Queen.....	Liverpool.....	.....	90,614 06	6,825 20	.....	.....	.....	662,620 86
Royal.....	Liverpool.....	7,876 43	99,318 82	11,211 50	1,320,430 24	40,171 97	.....	1,479,008 96
Scottish Commercial.....	Glasgow.....	58 00	19,827 10	24,366 56	314,616 70	.....	.....	335,888 46
Transatlantic.....	Hamburg, Germany.....	.....	25,774 90	.....	89,866 30	1,382 02	.....	117,113 22
Western.....	Toronto.....	.....	43,376 09	3,625 00	262,878 24	14,418 22	.....	330,297 55
Total.....	.....	\$115,806 54	\$1,094,096 83	\$209,000 08	\$8,353,220 31	\$626,724 61	.....	\$10,587,758 97

*Recapitulation.*

	Losses Adjusted.	Losses Unadjusted.	Losses Revised.	Unearned Premiums.	All other Liabilities ex- cept Capital.	Capital Stock	Total Liabilities.
New Jersey Joint Stock Insurance Companies.....	\$88,688 59	\$107,661 57	\$22,132 87	\$1,253,783 01	\$130,276 17	\$4,445,830 00	\$5,048,479 91
New Jersey Mutual Companies.....	19,395 21	5,006 60	30,689 26	.....	35,805 42	.....	40,895 89
Insurance Companies of other States.....	69,264 48	1,968,616 61	447,458 80	23,138,328 46	465,685 49	29,950,010 00	56,564,873 84
Foreign Companies, United States Branches.....	115,806 54	1,084,006 83	203,900 68	8,552,220 31	626,724 61	.....	10,587,768 97
Aggregate.....	\$83,164 82	\$3,155,281 01	\$703,271 61	\$32,989,331 78	\$1,258,601 69	\$34,395,840 00	\$73,292,000 91

TABLE No. IV.—CLASSIFICATION OF INCOME.

*New Jersey Joint Stock Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from all other Sources.	Rents.	All other Sources.	Total.
American.....	Newark.....	\$100,758 20	.....	\$54,453 17	\$25,318 11	\$9,442 02	.....	\$247,001 50
Camden Mutual.....	Camden.....	8,906 94	.....	40,406 83	1,180 00	.....	118 50	18,227 84
Firemen's.....	Newark.....	12,500 00	.....	43,378 89	17,693 29	5,380 82	.....	241,729 16
Germania.....	Newark.....	19,554 03	.....	6,378 61	1,883 97	2,005 00	551 75	28,683 44
Hibernia.....	Newark.....	8,241 85	.....	2,076 05	.....	832 84	108 85	11,229 09
Hudson.....	Jersey City.....	56,014 95	.....	3,624 00	5,784 87	.....	.....	65,372 82
Humboldt.....	Newark.....	17,712 82	.....	2,827 24	.....	1,117 85	.....	21,187 91
Jersey City.....	Jersey City.....	35,986 89	.....	6,530 77	3,512 89	555 37	1,139 78	47,025 70
Manufacturers'.....	Newark.....	136,232 80	.....	8,751 32	1,968 41	2,536 82	.....	149,483 25
Mechanics'.....	Newark.....	7,002 16	.....	4,606 79	1,062 14	562 61	.....	13,253 73
Merchants'.....	Newark.....	231,347 05	.....	36,421 57	12,787 00	1,663 87	.....	372,719 19
Milville Mutual.....	Milville.....	80,626 87	86,514 78	744 41	9,883 36	425 00	40,434 31	212,728 73
Mount Holly.....	Mount Holly.....	7,631 00	.....	8,162 00	404 65	380 50	.....	16,488 16
National.....	Elizabeth.....	10,272 41	.....	6,617 56	1,009 83	627 32	96 83	18,623 96
Newark City.....	Newark.....	125,753 96	.....	7,200 93	4,411 24	2,882 64	1,987 64	142,276 61
Newark Fire.....	Newark.....	196,980 62	.....	34,756 82	4,412 25	878 94	.....	236,358 64
New Brunswick.....	New Brunswick.....	8,157 41	.....	3,489 46	4,614 02	120 00	.....	16,380 95
New Jersey.....	Newark.....	6,161 05	13,912 90	4,732 00	7,569 54	235 42	.....	31,610 91
People's.....	Newark.....	230,728 48	.....	7,506 39	7,868 12	4,030 91	6,633 75	250,133 90
People's.....	Trenton.....	142,062 05	.....	14,888 50	14,185 20	.....	.....	177,780 10
Standard.....	Trenton.....	140,316 54	.....	10,966 00	4,289 88	.....	372 00	155,944 72
Trade.....	Camden.....	47,428 79	14,769 51	4,163 75	4,789 67	.....	.....	71,697 72
Washington.....	Fairfield.....	1,401 02	.....	.....	4,158 31	397 00	.....	6,984 13
Total.....	.....	\$1,944,087 41	\$117,197 19	\$280,026 54	\$125,082 81	\$35,184 78	\$51,453 41	\$2,553,081 94

*New Jersey Mutual Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from all other Sources.	Rents.*	All other Sources.	Total.
American Mutual.....	Plainfield.....				\$128 00		\$598 25	\$726 25
Bergen County Farmers' Mutual.....	Spring Valley.....	\$7,177 52			969 54			8,087 06
Bergen County Mutual.....	Hackensack.....	964 40			110 86		504 03	1,669 29
Bound Brook Mutual.....	Bound Brook.....	617 22		\$189 34	77 51		884 15	1,768 22
Burlington County.....	Medford.....	2,587 35		6,645 79				9,133 14
Cranbury Mutual.....	Cranbury.....							
Elizabeth Mutual.....	Elizabeth.....	15,830 35		10 00	692 30	\$150 00		16,402 15
Essex County Mutual.....	Bloomfield.....	1,387 38		14 00	542 77		486 77	6,680 64
Farmers' Mutual.....	Readington.....	6,540 02			110 62			28,326 79
Farmers' Mutual.....	Salem.....	2,174 09			547 39		25,564 74	
Farmers' Mutual.....	Vienna.....	78 27					5,318 97	2,721 47
Hackettstown Mutual.....	Wilkes-Barre.....	570 65			1,000 35			5,897 24
Hardwick Mutual.....	Johnsburg.....	684 30			2,323 89			3,329 16
Hillsborough Mutual.....	Neshanic.....	1,195 69					52,406 22	53,693 91
Holmdel Mutual.....	Holmdel.....	169 10			88 27			257 37
Hunterdon County Mutual.....	Lambertville.....	784 42		160 00	10 50			894 92
Madison Mutual.....	Pendham.....	1,063 21		127 00			21 15	1,201 36
Mercer County Mutual.....	Pennington.....	13,481 35		59 00	786 00		45,122 03	69,407 32
Monmouth County Mutual.....	Freehold.....	3,344 00			390 33			
Morris County Mutual.....	Morristown.....	6,298 91					5,505 06	3,624 32
New Brunswick Mutual.....	New Brunswick.....	3,834 20		484 50	2,215 92			12,103 91
Plainfield Mutual.....	Plainfield.....	2,968 88			7 00		2,933 73	6,688 68
Princeton Mutual.....	Princeton.....	2,969 96					1,491 19	3,922 61
Rahway Mutual.....	Rahway.....	654 62			118 89		389 82	1,108 28
Salem County Mutual.....	Salem.....	2,574 15		940 00	359 25		176 00	4,010 30
Shrewsbury Mutual.....	Edmontown.....	6,595 49		28 00	436 61			7,080 54
Somerville Mutual.....	Somerville.....	112 16		4 69	96 21		683 18	896 24
Sussex County Mutual.....	Newton.....	1,360 87					4,192 33	5,553 30
West Jersey Mutual.....	Wenonah.....	568 46			77 36			645 84
Total.....		\$87,270 39		\$3,503 31	\$7,847 76	\$150 00	\$154,389 84	\$257,861 29

TABLE No. IV.—CONTINUED.  
*Insurance Companies of Other States.*

NAME OF COMPANY.	LOCATION.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from all other Sources.	Rents.	All other Sources.	Total.
Albany.....	Hartford, Conn.....	\$2,101,245 94	\$101,093 80	\$5,998 06	\$345,111 92	\$9,093 18	.....	\$2,561,572 99
American.....	Worcester, Mass.....	178,908 44	.....	29,744 25	20,493 17	8,749 61	.....	504,295 69
American Central.....	New York.....	140,883 11	.....	10,891 13	42,489 15	81,270 12	.....	195,538 53
American Exchange.....	St. Louis, Mo.....	345,339 51	.....	.....	38,365 06	563 53	.....	384,365 10
.....	New York.....	39,574 69	1,961 59	651 00	16,017 97	81 25	.....	58,296 50
Bucks County Contributionship, Pa.....	P. O. Trenton, N. J.....	2,314 09	.....	10,899 25	.....	.....	2 00	13,215 28
Citizens.....	New York.....	228,354 85	.....	9,617 00	31,167 97	4,208 33	.....	274,885 91
Clinton.....	Hartford, Conn.....	119,572 46	8,069 25	1,614 88	18,854 50	2,201 11	.....	134,043 84
Commercial.....	New York.....	281,727 36	25,770 87	4,502 75	18,737 25	.....	257 64	330,995 88
Connecticut.....	Hartford, Conn.....	399,348 07	.....	8,333 33	72,823 36	.....	.....	480,504 76
Continental.....	New York.....	1,514,069 14	.....	44,113 48	91,620 60	38,853 05	.....	1,688,656 17
Exchange.....	New York.....	115,555 35	516 50	7,812 98	11,173 43	4,647 50	.....	139,718 16
Farmers.....	New York.....	251,551 65	.....	6,866 52	8,886 28	584 21	.....	262,225 13
Fire Association.....	Philadelphia.....	1,160,008 28	.....	73,813 03	129,006 00	732 81	7,106 19	1,376,720 31
Fire Insurance Co. of Northampton Co., Pa.....	Easton, Pa.....	29,896 95	.....	1,797 00	5,426 98	392 50	.....	37,515 44
Firemen's Fund.....	San Francisco.....	380,844 51	84,379 88	23,108 13	8,677 00	15,044 13	.....	520,113 65
First National.....	Worcester, Mass.....	102,689 58	.....	.....	14,391 95	.....	.....	117,081 53
Franklin.....	Columbus, Ohio.....	46,976 22	5,249 50	5,249 50	7,794 35	381 10	400 00	60,802 17
.....	Philadelphia.....	512,750 92	.....	120,053 44	17,228 75	.....	11,129 66	661,162 77
German.....	Baltimore, Md.....	183,583 23	.....	.....	20,544 45	5,903 93	3,248 61	223,133 32
German American.....	New York.....	993,460 45	.....	.....	119,207 66	.....	.....	1,112,668 20
Germania.....	New York.....	543,567 66	.....	35,461 82	36,691 84	.....	.....	631,721 32
Glard.....	Philadelphia.....	253,603 36	.....	25,082 43	18,102 38	15,648 61	.....	312,436 67
Hanover.....	New York.....	576,045 53	.....	11,308 25	61,510 70	.....	.....	648,924 48
Hartford.....	Hartford, Conn.....	1,460,194 12	.....	49,972 04	100,655 85	17,953 68	.....	1,628,705 69
Hartford Steam Boiler.....	Hartford, Conn.....	178,908 44	.....	3,017 98	1,169 02	.....	.....	183,045 46
Hartman.....	New York.....	2,519,940 26	125 00	139,255 87	193,642 97	2,024 50	.....	2,852,819 08
Home.....	New York.....	.....	20 42	2,175 58	39,571 18	.....	.....	236,271 33
Howard.....	New York.....	200,639 57	.....	.....	.....	3,864 58	.....	.....
Insurance Company of North America.....	Philadelphia.....	1,255,555 64	1,935,683 54	87,908 85	200,839 51	.....	15,525 82	3,498,525 36
Lorillard.....	New York.....	115,903 51	.....	4,650 00	16,283 35	.....	.....	136,836 76



Lycoming.....	Muncy, Pa.....	338,329 74	864 48	1,404 00	217,735 29	559,323 51
Madhattan.....	New York.....	538,211 29	10,174 90	19,632 68	770 00	628,142 43
Merchants'.....	New York.....	107,069 30	55,353 56	4,027 12	3,437 50	130,507 21
Merchants'.....	Providence, R. I.....	133,515 60	1,680 66	16,658 33	.....	157,854 59
Meriden.....	Meriden, Conn.....	124,626 75	32 79	18,988 20	.....	233,490 44
Metropolitan Plate Glass.....	New York.....	233,237 60	.....	39,703 32	.....	96,857 02
National.....	Hartford, Conn.....	154,350 89	38,241 51	20,707 32	2,948 00	177,370 77
National.....	New York.....	.....	13,935 51	8,199 65	583 00	.....
New York and Boston.....	New York.....	24,371 91	9,404 56	.....	239 72	.....
New York Bowery.....	New York.....	161,658 50	.....	26,421 36	23,169 77	67,216 64
New York City.....	New York.....	154,018 36	11,538 20	15,715 90	729 85	219,453 90
New Hampshire.....	Manchester, N. H.....	205,515 72	700 00	27,408 48	437 50	170,871 46
New York.....	Niagara.....	413,362 96	6,877 50	61,444 12	17,500 20	233,954 26
Orange County Mutual.....	Goshen, N. Y.....	9,947 19	.....	.....	.....	495,854 78
Ortcutt.....	Hartford, Conn.....	222,822 89	10,704 34	32,011 25	.....	9,983 99
Pennsylvania.....	Philadelphia.....	532,537 19	22,985 75	78,886 32	897 60	266,441 08
People's.....	New York.....	50,495 16	1,697 50	9,491 24	1,236 70	635,378 25
Phoenix.....	New York.....	1,181,829 01	14,216 43	84,714 87	6,240 64	69,920 65
Phoenix.....	Hartford, Conn.....	1,219,132 14	5,983 33	114,898 40	.....	2,267,759 91
Relief.....	New York.....	84,774 69	4,182 50	10,559 15	3,845 42	1,243,159 29
Republic.....	New York.....	127,048 24	5,692 00	9,541 46	12,190 37	111,706 91
Rochester German.....	Rochester, N. Y.....	181,663 59	14,079 91	8,725 54	14,466 17	156,777 87
Rutgers.....	New York.....	76,500 48	25,688 41	19,280 58	2,225 00	232,629 95
Security.....	New Haven, Conn.....	146,461 68	70,694 31	13,264 96	3,152 79	108,018 90
Springfield Fire and Marine.....	Springfield, Mass.....	238,261 70	975 00	92,403 37	.....	231,395 96
St. Nicholas.....	New York.....	143,581 16	4,231 55	11,819 34	9,333 50	259,734 03
St. Paul Fire and Marine.....	St. Paul, Minn.....	401,196 33	97,729 53	11,526 63	1,318 87	157,897 19
Tradesmen's.....	New York.....	165,345 58	5,110 12	50,030 29	5,668 85	559,925 52
Union.....	Philadelphia.....	95,550 56	5,185 25	21,322 11	600 00	197,431 43
United Firemen's.....	Philadelphia.....	123,232 44	119,633 43	20,362 54	.....	235,567 03
Western.....	Watertown, N. Y.....	424,682 69	23,317 42	1,012 84	1,138 71	168,668 40
Westchester.....	New Rochelle, N. Y.....	512,966 20	9,743 90	28,400 31	2,104 00	513,768 49
Williamsburg City.....	Brooklyn.....	354,920 30	17,138 78	36,050 42	.....	551,140 41
Totals.....	.....	\$26,656,361 50	\$1,067,043 61	\$2,608,388 21	\$168,186 57	\$355,661 92
						\$24,381,766 83

TABLE NO. IV.—CONTINUED.  
*Foreign Companies—United States Branches.*

NAME OF COMPANY.	LOCATION.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from all other Sources.	Rents.	All other Sources.	Total.
British America.....	Toronto.....	\$501,934 64	\$22,750 69	.....	\$16,411 41	.....	.....	\$540,896 74
Compagnie Reassurances.....	Paris.....	.....	.....	.....	.....	.....	.....	1,993,115 55
Commercial Union.....	London.....	1,218,100 52	.....	.....	57,347 19	.....	\$17,668 01	1,993,115 55
Guardian.....	London.....	200,596 19	.....	.....	40,050 30	.....	.....	240,412 49
Hamburg-Fremden.....	Hamburg, Germany.....	415,542 08	.....	.....	24,112 35	.....	1,618 15	441,273 58
Hamburg-Magdeburg.....	Hamburg, Germany.....	203,044 38	.....	\$84 00	14,302 69	.....	.....	217,431 07
Imperial.....	London.....	75,585 00	.....	.....	31,282 00	.....	.....	465,987 00
Lancashire.....	London.....	75,585 00	.....	.....	.....	\$15,275 00	.....	750,938 34
La Caisse Generale.....	London.....	407,268 23	.....	.....	34,971 58	.....	.....	451,339 81
La Confiance.....	Paris.....	225,222 71	.....	.....	12,620 00	.....	.....	238,442 71
Liverpool, London and Globe.....	London and Liverpool.....	2,595,521 95	.....	77,877 57	78,254 85	27,079 97	13,393 44	2,792,127 78
London Assurance Corporation.....	London.....	519,555 84	.....	.....	42,750 00	.....	.....	562,305 84
London and Lancashire.....	Liverpool.....	421,354 55	.....	.....	3,621 48	.....	602 30	425,578 33
Metropole.....	Paris.....	36,354 44	.....	.....	.....	.....	.....	16,134 14
North British and Mercantile.....	London.....	1,154,226 41	.....	.....	73,568 28	.....	.....	1,228,494 69
North German.....	Hamburg, Germany.....	237,473 49	.....	.....	13,590 00	.....	.....	251,063 49
Northern Assurance.....	London.....	406,323 00	.....	.....	29,153 00	.....	.....	435,535 00
Norwich Union.....	Norwich, England.....	180,355 84	.....	.....	9,409 37	.....	.....	189,765 21
Palmer's.....	London.....	38,813 96	.....	.....	7,000 00	.....	.....	45,813 96
Queen.....	Liverpool.....	\$22,930 46	.....	.....	65,154 93	19,805 31	.....	1,005,900 70
Royal.....	Liverpool.....	1,598,521 25	.....	.....	111,543 94	.....	.....	1,705,065 19
Scottish Commercial.....	Glasgow.....	523,603 44	.....	.....	38,706 85	.....	.....	562,310 29
Transatlantic.....	Hamburg, Germany.....	174,129 98	.....	15,897 35	40,706 87	.....	.....	230,734 20
Western.....	Toronto.....	531,350 80	.....	.....	30,456 73	.....	.....	561,807 43
Total.....	.....	\$13,648,886 20	\$22,750 69	\$93,858 82	\$752,107 65	\$62,160 28	\$33,281 90	\$14,613,045 54

## Recapitulation.

	Fire Premiums.	Marine and In- land Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from all other Sources.	Rents.	All other Sources	Total.
New Jersey Joint Stock Insurance Companies .....	\$1,944,087 41	\$117,197 19	\$280,026 34	\$125,082 81	\$85,184 78	\$51,453 41	\$2,553,031 94
New Jersey Mutual Companies .....	98,574 52	.....	8,503 31	215,347 76	150 00	151,889 84	237,961 23
Insurance Companies of other States .....	98,654 34	3,526,034 92	1,060,463 61	2,618,308 81	168,180 77	553,681 42	34,381,766 83
Foreign Companies, United States Branches .....	13,648,889 20	22,754 69	83,869 62	793,107 69	68,108 28	38,251 90	14,613,046 54
Aggregate .....	\$42,336,508 43	\$3,666,042 80	\$1,449,482 08	\$3,492,906 53	\$265,681 63	\$694,987 07	\$51,805,706 54

TABLE NO. V.—CLASSIFICATION OF EXPENDITURES.

*New Jersey Joint Stock Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions.	Salaries and Fees.	Taxes.	All other Expenditures.	Total.
American.....	Newark.....	\$71,686 81	.....	\$79,705 25	\$22,191 52	\$25,404 84	\$5,531 58	\$3,909 01	\$211,658 79
Camden Mutual.....	Camden.....	87,005 01	.....	3,795 25	72 34	15,523 65	.....	.....	107,396 25
Grandon's.....	Newark.....	21,964 87	.....	48,000 00	23,724 92	15,750 00	5,224 86	13,545 60	193,950 39
Hibernia.....	Newark.....	1,610 31	.....	.....	5,068 51	5,147 00	2,476 80	4,715 02	39,362 30
Hudson.....	Newark.....	32,004 75	.....	.....	930 59	3,009 98	608 12	1,811 41	7,970 41
Humboldt.....	Jersey City.....	26,061 93	.....	9,000 00	9,621 72	16,780 00	1,823 27	7,428 32	76,688 06
Jersey City.....	Newark.....	13,852 47	.....	.....	3,655 09	21,150 00	116 71	5,534 54	37,598 27
Manufacturers'.....	Jersey City.....	14,000 00	.....	.....	4,085 86	10,138 00	3,328 90	4,894 51	44,435 00
Mechanics.....	Newark.....	8,413 19	.....	14,000 00	30,613 41	10,360 00	3,083 53	7,563 00	112,030 13
Merchants'.....	Newark.....	168,935 96	.....	6,787 87	643 64	2,300 00	684 92	480 97	19,270 59
Millville Mutual.....	Newark.....	108,252 55	.....	66,685 28	59,240 00	28,770 00	9,693 05	32,906 75	366,231 04
Mount Holly.....	Mount Holly.....	1 50	\$8,639 81	.....	22,680 88	9,500 00	3,938 21	10,149 20	243,460 65
National.....	Elizabeth.....	720 46	.....	6,000 00	1,264 01	1,468 57	1,041 27	.....	9,775 34
Newark City.....	Newark.....	81,956 81	.....	9,910 00	961 36	3,650 00	381 63	1,400 56	17,124 49
Newark Fire.....	Newark.....	110,927 92	.....	14,000 00	26,810 91	11,810 00	4,527 94	6,077 39	146,172 05
New Brunswick.....	New Brunswick.....	7,012 13	.....	34,611 35	42,490 11	15,630 53	5,848 52	15,697 43	225,175 86
New Jersey.....	Newark.....	6,762 87	.....	11,696 75	959 43	2,000 00	289 35	385 21	22,352 87
People's.....	Newark.....	136,675 53	6,885 06	9,000 00	1,364 90	6,347 66	336 04	65 63	31,652 21
People's.....	Trenton.....	116,890 76	.....	24,036 20	66,358 29	12,501 91	8,465 10	8,701 91	246,638 94
Standard.....	Trenton.....	114,645 99	.....	24,000 00	10,357 50	10,357 50	4,157 63	8,167 78	195,834 76
Trade.....	Camden.....	11,768 20	.....	10,000 00	31,841 95	5,776 00	3,445 24	8,292 72	173,732 94
Washington.....	Fairfield.....	.....	19,460 67	57 00	1,692 01	2,962 00	2,962 00	3,063 01	113,489 88
Total.....	.....	\$1,273,956 40	\$115,285 54	\$382,446 75	\$389,890 40	\$211,934 40	\$69,345 34	\$146,228 84	\$2,589,176 67

NAME OF COMPANY.	LOCATION.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions.	Salaries and Fees.	Taxes.	All other Expenditures.	Total.
American Mutual.....	Plainfield.....	\$255 75				\$250 98		\$223 32	\$1,209 05
Bergen County Farmers' Mutual.....	Spring Valley.....	6,274 16			\$1,345 00	1,779 00		166 49	8,884 65
Bergen County Mutual.....	Hackensack.....	2,960 48				400 00		176 07	3,557 55
Bound Brook Mutual.....	Bound Brook.....	461 97				344 00	\$21 00	149 92	746 82
Burlington County.....	Medford.....	1,367 00				1,300 00	40 93		3,167 00
Cranbury Mutual.....	Cranbury.....					75 00		56 82	170 82
Cumberland Mutual.....	Bridgeton.....	23,453 06				3,008 00	153 10	901 25	27,615 44
Elizabeth Mutual.....	Elizabeth.....	2,327 20				2,000 00	11 87	605 06	6,044 23
Essex County Mutual.....	Bloomfield.....	3,190 00			1,061 60	1,750 00		144 70	6,946 30
Farmers' Mutual.....	Readington.....	22,288 24				4,536 80		1,566 22	28,391 26
Farmers' Mutual.....	Salem.....	1,428 60			268 64	100 00	47 60	363 25	2,208 00
Franklin Farmers' Mutual.....	Franklin.....	3,666 28				508 40	20 00	3,169 59	7,258 27
Hackettstown Mutual.....	Hackettstown.....	2,262 27			388 66	184 00		167 64	331 64
Hardwick Mutual.....	Johnsburg.....	2,844 00				149 40	21 00	277 79	3,069 12
Hillsborough Mutual.....	Neshanic.....	34,491 11				382 25		282 60	3,508 85
Holmdel Mutual.....	Holmdel.....					6,988 58	21 00	14,966 96	56,147 64
Interborough Mutual.....	Interborough.....					590 45	20 00	30 10	720 55
Madison County Mutual.....	Madison.....					175 50		466 57	702 87
Mercer County Mutual.....	Pennington.....	11,308 73				1,375 24	30 13	1,944 65	14,658 75
Monmouth County Mutual.....	Freehold.....	433 76			167 20	350 00	66 34	611 08	2,028 38
Morris County Mutual.....	Morris.....	2,023 86			827 63	671 28	103 20	7,702 59	11,228 36
New Brunswick Mutual.....	New Brunswick.....	95 11			91 79	1,000 00	61 64	51 86	2,160 40
Plainfield Mutual.....	Plainfield.....	2,896 30				1,041 11		33 76	4,071 17
Princeton Mutual.....	Princeton.....	2,889 32			173 09			687 56	4,251 07
Rahway Mutual.....	Rahway.....	128 00				415 00		173 74	716 74
Salem County Mutual.....	Salem.....	3,688 65			202 12	202 12	169 80	1,663 89	5,624 46
Shrewsbury Mutual.....	Eatontown.....	2,950 00			309 00	731 96	28 80	90 07	4,109 83
Somerville Mutual.....	Somerville.....					54 00		842 22	896 22
Sussex County Mutual.....	Newton.....	4,718 00				483 66	20 00	524 56	5,746 22
West Jersey Mutual.....	Wenonah.....	8 00			102 55			46 50	157 05
Total.....		\$140,261 64			\$4,735 16	\$30,066 48	\$867 01	\$39,553 81	\$214,484 10



TABLE No. V.—CONTINUED.  
*Insurance Companies of Other States.*

NAME OF COMPANY.	LOCATION.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions.	Salaries and Fees.	Taxes.	All other Expenditures.	Total.
Etna.....	Hartford, Conn.....	\$1,324,430 09	\$31,081 03	\$900,000 00	\$342,057 62	\$49,597 04	\$43,320 55	\$121,326 70	\$2,511,413 03
Agricultural.....	Watertown, N. Y.....	297,012 99	.....	20,132 00	99,810 80	75,134 06	8,400 00	61,869 39	560,756 36
American.....	New York.....	78,506 29	.....	42,000 00	55,232 10	32,547 11	9,272 41	32,547 11	202,311 02
American Central.....	St. Louis, Mo.....	11,617 78	42,335 36	.....	5,135 10	39,124 98	2,568 27	32,547 11	93,484 43
American Exchange.....	New York.....	11,617 78	1,515 23	20,007 50	8,960 35	15,900 00	.....	7,523 86	62,383 99
Bucks County Contributionship, Pa.....	P. O. Trenton, N. J.....	729 90	.....	2,151 95	.....	749 71	664 53	868 78	5,164 87
Citizens'.....	New York.....	102,532 60	.....	70,496 50	28,095 21	52,819 85	11,599 82	20,607 18	286,171 89
Cly.....	Pittsburg, Pa.....	27,637 45	525 86	7,000 00	6,301 61	7,535 60	2,392 24	823 74	52,210 50
Clinton.....	New York.....	58,957 66	.....	27,500 00	19,441 22	20,069 90	4,734 57	17,920 62	138,673 97
Commercial.....	New York.....	157,967 36	13,755 88	20,069 00	65,140 01	23,152 05	6,275 14	23,502 21	331,852 31
Connecticut.....	Hartford, Conn.....	233,940 37	.....	100,000 00	65,025 49	21,198 51	8,694 03	19,650 76	451,509 16
Continental.....	New York.....	825,453 88	.....	136,595 59	257,732 21	197,804 70	37,017 10	127,634 94	1,582,758 23
Exchange.....	New York.....	70,448 67	New York.	20,001 00	18,541 93	18,460 00	8,313 09	11,681 81	147,456 49
Farmers'.....	York, Pa.....	246,869 41	.....	20,000 00	52,448 01	19,184 00	7,128 82	19,684 68	304,309 93
Fire Association.....	Philadelphia.....	620,068 14	.....	199,560 00	272,646 71	52,836 37	40,639 43	16,451 35	1,201,080 97
Fire Ins. Co. of Northampton County.....	Easton, Pa.....	4,543 87	.....	.....	.....	1,975 00	945 95	30,937 80	37,514 82
Fireman's Fund.....	San Francisco.....	96,294 02	47,669 90	60,518 40	56,907 76	31,099 15	8,273 51	79,618 22	134,644 36
Franklin.....	New Jersey.....	29,068 14	.....	6,000 00	19,287 29	5,300 00	4,857 31	5,009 27	140,027 80
Franklin.....	Columbus, Ohio.....	367,729 35	.....	20,000 00	1,747 29	5,300 00	1,889 45	8,994 02	60,888 90
Franklin.....	Philadelphia.....	.....	.....	128,628 00	65,404 47	78,857 29	26,144 29	98,678 00	765,341 31
German.....	Baltimore, Md.....	73,018 25	.....	50,000 00	21,508 07	11,162 97	12,973 04	10,953 94	179,616 27
German American.....	New York.....	513,946 00	.....	100,000 00	145,438 83	96,697 78	34,128 67	110,471 10	1,062,700 43
Germania.....	New York.....	230,332 90	.....	70,000 00	47,530 00	36,580 00	29,590 45	30,860 00	500,000 00
Hartford.....	Philadelphia.....	1,113,474 45	.....	100,000 00	47,530 00	32,437 26	29,590 73	20,240 42	1,240,344 25
Haver.....	New York.....	363,505 25	.....	100,000 00	25,710 45	36,070 62	17,617 46	112,765 78	675,989 09
Hartford.....	Hartford.....	890,444 88	.....	250,000 00	212,422 43	119,137 64	33,556 56	110,843 60	1,586,405 16
Hartford Steam Boiler.....	Hartford.....	7,787 06	.....	20,000 00	46,762 10	2,493 39	2,493 39	80,533 21	169,399 04
Hoffman.....	New York.....	92,705 66	.....	20,000 00	21,579 96	19,833 48	6,207 62	19,833 48	180,689 47
Home.....	New York.....	1,463,213 32	.....	300,000 00	466,721 91	244,752 90	79,453 74	238,437 82	2,862,569 69
Howard.....	New York.....	131,909 68	.....	25,000 00	25,710 45	36,070 62	9,425 16	25,047 61	296,169 52
Insurance Co. of North America.....	Philadelphia.....	682,799 64	1,650,749 13	400,000 00	337,621 79	126,900 00	116,035 00	155,065 63	3,471,118 17
Lorillard.....	New York.....	75,266 14	.....	15,000 00	17,298 56	20,770 00	12,245 17	12,655 08	162,334 96
Lycoming.....	Muncy, Pa.....	392,688 61	.....	72,438 22	72,438 22	12,754 20	10,113 40	73,119 40	551,119 86
Manhattan.....	New York.....	450,841 55	50,341 34	25,000 00	90,573 22	46,264 27	22,508 50	58,207 84	743,637 22
Merchants'.....	New York.....	81,284 25	.....	25,000 00	24,346 55	24,700 53	8,546 59	12,368 37	177,241 39

Merchants'.....	Providence.....	80,850 62	625 00	16,000 00	28,975 02	14,044 46	5,440 07	419 72	146,354 90
Norfolk.....	Norfolk, Conn.....	108,376 35	.....	16,000 00	35,761 19	10,400 00	5,444 32	25,462 98	250,434 84
New York.....	New York.....	15,993 52	.....	10,000 00	10,923 52	14,775 53	.....	.....	61,198 93
National.....	National.....	15,993 52	.....	72,000 00	28,604 31	27,180 30	7,754 58	14,990 97	286,235 19
National.....	National.....	86,611 52	.....	20,000 00	25,604 31	20,360 19	10,177 55	18,910 57	185,034 94
New York and Boston.....	New York.....	23,724 76	4,918 93	.....	.....	9,775 95	2,505 95	22,958 22	68,301 95
New York Bowery.....	New York.....	74,036 95	.....	60,000 00	18,002 90	22,668 22	13,297 24	23,075 60	211,081 96
New York City.....	New York.....	97,172 53	.....	15,000 00	31,785 64	16,741 90	1,108 22	27,356 81	189,165 15
New York City.....	New York.....	128,065 00	.....	20,000 00	41,081 30	7,688 90	6,660 11	9,947 12	213,312 43
New Hampshire.....	New York.....	249,853 50	.....	60,001 00	68,946 01	49,370 93	18,428 92	50,374 00	498,004 46
Niagara.....	Goshen, N. Y.....	13,783 46	.....	.....	1,231 00	1,139 05	.....	1,759 82	17,918 84
Orange County Mutual.....	Hartford.....	127,430 30	.....	50,000 00	33,953 42	21,123 55	6,307 21	21,523 82	960,346 74
Orient.....	Philadelphia.....	318,490 03	.....	40,000 00	83,361 03	82,433 68	16,666 83	13,154 02	554,079 58
Pennsylvania.....	New York.....	20,676 94	.....	18,000 00	8,013 66	9,150 00	2,161 10	7,103 25	65,104 49
People's.....	Brooklyn.....	627,666 76	1,150,014 29	100,000 00	331,955 65	163,731 93	31,752 00	160,493 84	2,565,613 10
Phenix.....	Hartford.....	700,364 93	.....	200,000 00	235,393 41	65,962 25	37,225 00	102,373 02	1,310,963 64
Relief.....	New York.....	64,412 17	.....	20,000 00	13,903 30	25,794 19	5,154 89	11,453 86	122,761 33
Republic.....	New York.....	58,143 23	.....	24,204 57	13,903 50	8,718 31	5,345 73	30,153 07	135,763 07
Rochester German.....	Rochester.....	88,916 16	21,361 94	24,000 00	35,063 55	8,718 31	5,345 73	21,590 37	204,490 07
Rutgers.....	New York.....	30,891 63	.....	40,000 00	11,190 69	17,432 48	15,282 35	7,123 13	121,922 34
Securly.....	New Haven.....	120,551 32	73,406 71	8,000 00	38,376 12	21,239 75	2,332 63	.....	265,616 54
Springfield Fire and Marine.....	New York.....	43,918 51	.....	75,000 00	123,321 75	40,003 08	28,690 39	73,203 92	836,374 84
Star.....	New York.....	137,918 51	224 01	20,000 00	31,624 10	19,435 49	3,532 10	57,353 57	275,549 15
St. Nicholas.....	New York.....	79,708 70	.....	20,000 00	81,133 56	19,435 49	3,532 10	11,553 23	195,529 24
St. Paul Fire and Marine.....	St. Paul, Minn.....	297,350 13	85,945 29	40,000 00	81,133 56	25,213 00	12,081 81	27,502 02	557,275 81
Trademen's.....	New York.....	67,771 47	2,814 42	22,470 00	29,232 56	23,743 34	4,385 47	17,091 27	167,538 53
United Fire.....	Philadelphia.....	59,850 41	91,281 53	16,000 00	28,512 93	22,107 55	4,254 75	1,461 06	223,498 23
United Firemen's.....	Philadelphia.....	71,061 27	.....	25,275 02	28,570 85	8,143 37	948 33	20,933 45	155,006 29
Watertown.....	New York.....	329,403 83	.....	20,000 00	106,273 40	35,600 00	13,782 40	44,553 06	499,366 78
Westchester.....	New Rochelle, N. Y.....	329,403 83	.....	23,779 00	81,701 41	20,270 54	13,782 40	68,194 16	545,519 89
Williamsburg City.....	Brooklyn.....	135,098 17	.....	49,875 00	71,994 25	43,330 53	1,730 47	45,881 56	397,952 98
Total.....	Total.....	\$15,594,494 72	\$3,299,064 45	\$4,129,884 62	\$4,866,658 83	\$2,634,285 05	\$50,171 16	\$2,788,924 80	\$34,233,484 25

TABLE No. V.—CONTINUED.  
*Foreign Companies—United States Branches.*

NAME OF COMPANY.	LOCATION.	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions.	Salaries and Fees.	Taxes.	All other Expenditures.	Total.
British America.....	Toronto, Ont.....	\$290,413 14	\$19,580 74	.....	\$97,990 48	\$9,000 00	\$12,683 62	\$47,250 10	\$476,917 98
Compassite Reassurances.....	Paris.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union.....	London.....	749,045 86	.....	.....	201,457 60	72,460 24	22,032 58	73,367 03	1,118,923 31
Guardian.....	London.....	152,131 28	.....	.....	26,433 63	26,433 63	5,159 05	13,422 60	198,574 38
Hamburg-Bremen.....	Hamburg, Ger.....	269,906 00	.....	.....	88,389 45	19,698 35	.....	25,426 54	407,291 19
Hamburg-Magdeburg.....	Hamburg, Ger.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial.....	London.....	90,391 21	.....	.....	53,115 71	9,238 67	3,797 26	24,608 16	183,311 01
London.....	London.....	89,733 21	.....	.....	69,339 00	26,685 00	14,074 00	24,839 00	426,271 00
London and Lancashire.....	London.....	510,853 75	.....	.....	119,564 19	101,507 18	18,669 25	.....	750,624 37
La Caisse Generale.....	Paris.....	289,890 39	.....	.....	114,658 69	30,257 95	6,620 54	40,994 23	462,411 80
La Confiance.....	Paris.....	83,654 96	.....	.....	60,903 67	8,438 48	529 55	.....	102,924 66
Liverpool, London and Globe.....	London and Liverpool.....	1,813,371 46	.....	.....	431,805 51	161,922 52	39,463 94	157,631 01	2,004,794 44
London Assurance Corporation.....	London.....	339,342 38	.....	.....	73,030 48	23,125 75	18,263 81	33,259 83	415,013 30
London and Lancashire.....	Liverpool, Eng.....	103,845 70	.....	.....	3,643 82	2,000 00	1,204 28	36,259 83	219,437 61
Metropole.....	Paris.....	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile.....	London.....	689,360 70	.....	.....	165,297 69	81,082 58	29,390 15	78,314 99	1,044,066 11
North German.....	Hamburg, Ger.....	179,970 27	.....	.....	47,441 41	18,161 03	7,720 79	23,208 50	276,502 00
Northern Assurance.....	London.....	290,328 00	.....	.....	69,359 00	26,688 00	14,074 00	22,719 00	423,164 00
Norwich Union.....	Norwich, Eng.....	26,125 42	.....	.....	29,671 50	13,033 03	3,141 91	14,373 21	86,346 07
Phoenix.....	London.....	6,759 92	.....	.....	2,694 06	2,694 06	5,664 06	7,708 92	13,463 03
Queen.....	Liverpool, Eng.....	566,652 57	.....	.....	108,747 17	41,986 21	24,256 35	56,404 39	845,963 29
Royal.....	Liverpool, Eng.....	978,590 44	.....	.....	295,750 79	107,807 03	34,342 15	71,653 80	1,488,124 21
Scottish Commercial.....	Glasgow, Scotland.....	390,153 59	.....	.....	86,962 95	41,815 54	20,141 35	42,215 13	581,290 56
Transatlantic.....	Hamburg, Ger.....	155,139 71	.....	.....	29,819 95	23,112 13	2,410 73	13,471 21	223,963 73
Western.....	Toronto, Ont.....	314,440 22	6,557 31	.....	106,890 89	.....	14,478 90	37,714 42	475,061 74
Total.....	.....	\$8,551,285 97	\$26,118 05	.....	\$2,248,902 67	\$890,001 42	\$302,954 66	\$858,085 36	\$12,934,248 03

*Recapitulation.*

	Fire Losses.	Marine and Inland Losses.	Dividends.	Commissions.	Salaries and Fees.	Taxes.	All other Expenditures.	Total.
New Jersey Joint Stock Insurance Companies.....	\$1,273,896 40	\$115,285 54	\$383,445 75	\$389,890 40	\$211,964 40	\$69,345 34	\$146,228 84	\$2,589,176 67
New Jersey Mutual Companies.....	140,361 64	.....	.....	4,735 16	30,066 48	867 01	38,553 81	214,464 10
Insurance Companies of other States.....	15,594,494 72	3,289,064 45	4,129,884 62	4,806,658 82	2,634,285 68	960,171 16	2,783,323 80	24,231,464 25
Foreign Companies, United States Branches.....	8,531,283 97	26,118 05	.....	2,348,202 67	860,001 42	563,964 96	808,068 36	12,861,248 05
Aggregate.....	\$25,540,028 72	\$3,410,468 04	\$4,512,330 37	\$7,610,087 05	\$3,736,337 98	\$1,330,338 07	\$3,831,792 81	\$49,971,233 05

TABLE VI.—COMPARISON OF INCOME AND EXPENDITURES.

*New Jersey Joint Stock Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Income.		Gross Expenditures.	Excess of Cash Income over Expenditures.	Excess of Cash Income over Cash Expenditures.
		Premium Notes.	Cash.			
American.....	Newark	.....	\$247,001 50	\$211,558 79	\$35,342 71	.....
Camden Mutual.....	Camden	.....	18,227 04	11,243 35	6,983 69	.....
Flemen's.....	Newark	.....	241,729 16	133,950 59	47,778 77	.....
Germania.....	Newark	.....	28,563 44	39,362 20	.....	\$10,778 76
Hibernia.....	Newark	.....	11,259 09	7,970 41	3,288 68	.....
Hudson.....	Jersey City	.....	65,373 82	76,658 06	.....	11,284 24
Humboldt.....	Jersey City	.....	21,157 91	37,658 97	.....	16,400 36
Jersey City.....	Jersey City	.....	47,725 70	44,815 60	3,910 10	.....
Manufacturers'.....	Newark	.....	150,028 55	141,239 53	8,789 02	.....
Mechanics'.....	Newark	.....	13,253 73	19,270 59	.....	6,016 86
Merchants'.....	Newark	.....	372,714 49	366,231 04	6,483 45	.....
Mitville Mutual.....	Mitville	.....	212,728 73	243,490 95	.....	30,731 92
Mount Holly.....	Mount Holly	.....	16,438 54	7,175 31	6,712 81	.....
National.....	Newark	.....	18,283 46	17,122 84	1,459 46	.....
Newark City.....	Newark	.....	142,276 61	145,172 05	.....	2,895 44
Newark Fire.....	Newark	.....	236,358 64	225,175 86	11,182 78	.....
New Brunswick.....	New Brunswick	.....	16,380 95	22,352 87	.....	5,971 92
New Jersey.....	Newark	.....	31,610 91	31,052 21	558 70	.....
Peoples'.....	Newark	.....	250,133 90	246,638 94	3,494 96	.....
People's.....	Trenton	.....	177,780 10	136,354 76	.....	18,054 66
Standard.....	Trenton	.....	156,944 72	173,732 94	.....	17,788 22
Trade.....	Camden	.....	71,661 72	113,499 88	.....	41,813 16
Washington.....	Plainfield	.....	5,984 13	15,398 45	.....	9,414 32
Total.....			\$2,553,031 94	\$2,589,176 67	\$135,080 13	\$171,174 86



NAME OF COMPANY.	LOCATION.	INCOME.		Gross Expenditures.	Excess of Cash Income over Expenditures.	Excess of Expenditures over Cash Income.
		Premium Notes.	Cash.			
American Mutual.....	Plainfield.....	\$2,164 50	\$726 25	\$1,289 05	.....	\$572 80
Bergen County Farmers' Mutual.....	Spring Valley.....	23,890 67	8,067 06	8,804 05	.....	717 59
Bergen County Mutual.....	Hackensack.....	3,915 00	1,969 29	3,557 55	.....	1,885 26
Burlington County.....	Bound Brook.....	1,455 00	1,455 00	1,455 00	.....	.....
.....	Medford.....	2,867 35	9,133 14	3,181 00	.....	.....
Cranbury Mutual.....	Cranbury.....	10,654 00	.....	170 63	.....	170 62
.....	Bridgeton.....	307,669 00	16,402 15	27,615 44	.....	11,213 29
.....	Elizabeth.....	898 00	2,463 90	5,044 23	.....	2,680 33
Essex County Mutual.....	Bloomfield.....	26,015 00	6,650 61	6,946 30	.....	285 96
.....	Readington.....	.....	28,326 79	28,561 26	.....	264 47
Farmers' Mutual.....	Salem.....	32,611 00	2,721 47	3,208 09	.....	.....
.....	Vienna.....	3,576 77	5,897 24	7,288 27	.....	.....
Franklin Farmers' Mutual.....	Millstone.....	11,402 42	339 88	331 64	.....	1,361 63
.....	Hackettstown.....	5,415 50	4,804 30	3,049 12	.....	1,705 18
.....	Johnsburg.....	6,515 00	3,329 16	3,508 85	.....	179 69
Hillsborough Mutual.....	Neshanic.....	53,699 91	53,699 91	56,147 64	.....	2,454 73
Holmdel Mutual.....	.....	3,445 50	257 37	80 85	.....	.....
Hunterdon County Mutual.....	Lambertville.....	3,314 47	894 92	280 45	.....	.....
.....	Mendham.....	4,314 22	1,201 36	702 67	.....	.....
.....	Pennington.....	67,168 75	59,407 42	14,658 75	.....	.....
Monmouth County Mutual.....	Freehold.....	16,884 00	3,634 23	2,028 38	.....	.....
.....	Morris County.....	36,884 25	12,193 91	1,324 56	.....	.....
.....	New Brunswick.....	10,869 24	3,496 10	9,160 60	.....	.....
.....	Plainfield.....	75 00	3,922 61	3,146 72	.....	.....
.....	Princeton.....	39,067 00	4,498 14	4,251 07	.....	.....
Rahway Mutual.....	Rahway.....	4,390 00	1,163 28	716 74	.....	.....
Salem County Mutual.....	Salem.....	4,577 12	4,010 39	5,624 46	.....	.....
Shrewsbury Mutual.....	Easton.....	13,772 90	7,060 54	2,050 71	.....	1,614 07
Somerville Mutual.....	Somerville.....	2,121 88	886 24	.....	.....	.....
Sussex County Mutual.....	Newtown.....	16,107 00	5,563 20	5,746 22	.....	.....
West Jersey Mutual.....	Wenonah.....	1,103 00	645 84	157 05	.....	.....
Total.....	.....	\$668,735 86	\$287,861 23	\$314,484 10	\$96,894 65	\$33,507 52

TABLE No. VI—CONTINUED.

*Insurance Companies of Other States.*

NAME OF COMPANY.	LOCATION.	INCOME.		Gross Expenditures.	Excess of Cash Income over Expenditures.	Excess of Expenditures over Cash Income.
		Premium Notes.	Cash.			
Alma.....	Hartford, Conn.....		\$2,561,572 99	\$2,511,413 03	\$50,159 96	.....
Agri-cultural.....	Watertown, N. Y.....		694,286 60	590,776 26	103,510 34	.....
American.....	New York.....		4,313 31	4,313 31	.....	85,772 40
American Central.....	St. Louis, Mo.....		384,288 10	418,112 15	.....	33,744 05
American Exchange.....	New York.....		95,286 40	62,389 99	.....	4,083 43
Bucks County Contributionship.....	P. O. Trenton, N. J.....		13,215 28	5,164 87	8,050 41	.....
Citizens'.....	New York.....		274,866 90	265,171 80	.....	11,574 99
City.....	Pittsburg, Pa.....		57,853 91	52,210 50	5,643 41	.....
Clinton.....	New York.....		134,043 84	146,673 87	.....	14,630 03
Commercial.....	New York.....		330,246 56	321,882 31	8,113 57	.....
Connecticut.....	Hartford, Conn.....		480,504 76	451,509 16	28,995 60	.....
Continental.....	New York.....		1,688,656 17	1,523,755 22	165,897 95	.....
Excess.....	New York.....		139,715 76	147,456 49	.....	7,740 73
Farmers'.....	York, Pa.....		272,267 13	304,369 49	.....	32,042 80
Fire Association.....	Philadelphia.....		1,376,726 97	1,301,680 97	175,046 34	.....
Fire Insurance Co. of Northampton County, Pa.....	Easton, Pa.....		37,613 41	37,741 62	.....	248 48
Firemen's Fund.....	San Francisco, Cal.....		630,113 65	541,949 66	.....	21,839 01
First National.....	Providence, Mass.....		117,081 63	140,027 89	.....	22,946 86
Franklin.....	Chicago, Ill.....		60,802 17	60,858 90	.....	86 73
Franklin.....	Philadelphia.....		681,162 77	765,341 31	.....	104,178 54
German.....	Baltimore, Md.....		223,133 32	179,616 27	43,517 05	.....
German American.....	New York.....		1,102,685 20	1,027,700 43	108,987 77	.....
Germania.....	New York.....		324,431 87	324,431 87	.....	.....
Grand.....	Philadelphia.....		927,436 27	928,334 05	20,103 62	.....
Hanover.....	New York.....		648,424 46	675,969 09	.....	27,044 61
Hartford.....	Hartford, Conn.....		1,628,705 69	1,586,405 16	42,300 53	.....
Hartford Steam Boiler.....	Hartford, Conn.....		190,051 54	169,389 04	20,662 50	.....
Hoffman.....	New York.....		148,045 06	180,039 47	.....	31,994 41
Home.....	New York.....		2,852,819 06	2,852,569 69	50,249 39	.....
Howard.....	New York.....		236,271 33	256,169 52	.....	19,898 19
Insurance Company of North America.....	Philadelphia.....		3,498,623 36	3,471,118 17	27,405 19	.....
Insurance Co. of New York.....	New York.....		136,836 76	162,324 96	.....	25,488 20
Lycoming.....	Muncy, Pa.....		538,353 51	551,119 86	7,913 65	.....

Manhattan.....	New York.....	625,142 43	743,637 22	118,494 79
Merchants'.....	New York.....	120,507 21	177,241 39	46,734 18
Merchants'.....	Providence, R. I.....	157,854 50	146,954 89	11,499 60
Metropolitan Plate Glass.....	Metropolitan Comm.....	233,490 44	250,434 84	16,944 40
National.....	New York.....	58,857 03	51,198 93	5,658 10
National.....	Hartford, Conn.....	314,201 49	296,235 19	17,966 30
National.....	New York.....	177,370 77	185,034 94	7,664 17
New York and Boston.....	New York.....	67,216 64	98,301 85	1,085 21
New York Bowery.....	New York.....	179,591 40	194,083 16	8,371 94
New York City.....	New York.....	233,934 20	213,312 43	18,246 63
New Hampshire.....	Manchester, N. H.....	489,884 78	498,004 46	1,880 32
Niagara.....	New York.....	9,962 99	17,313 84	7,350 85
Orange County Mutual.....	Goshen, N. Y.....	295,441 08	250,346 19	6,094 89
Orient.....	Hartford, Conn.....	635,378 25	554,073 58	81,285 67
Pennsylvania.....	Philadelphia.....	63,433 45	63,433 45	0
People's.....	New York.....	2,267,759 91	2,566,613 10	297,853 19
Phenix.....	Brooklyn, N. Y.....	1,343,156 29	1,310,963 64	32,195 65
Relief.....	Hartford, Conn.....	111,706 91	122,761 33	11,054 42
Republic.....	New York.....	156,777 87	158,163 40	1,385 53
Rochester German.....	Rochester, N. Y.....	232,629 95	204,985 07	27,644 88
Rutgers.....	New York.....	103,018 90	121,222 34	18,403 44
Security.....	New Haven, Conn.....	231,395 96	295,615 51	34,220 58
Springfield Fire and Marine.....	Springfield, Mass.....	881,215 56	835,373 84	45,840 72
Star.....	New York.....	254,734 93	275,549 15	15,814 22
St. Nicholas.....	New York.....	157,897 19	159,629 24	1,682 05
St. Paul Fire and Marine.....	St. Paul, Minn.....	659,925 52	557,275 81	2,649 71
Tradesmen's.....	New York.....	107,431 43	107,431 43	0
Union Firemen's.....	Philadelphia.....	237,527 02	237,527 02	0
Watertown.....	Watertown, N. Y.....	185,669 40	155,068 29	10,663 11
Westchester.....	Watertown, N. Y.....	514,322 79	499,365 78	18,956 01
Westchester.....	New Rochelle, N. Y.....	551,140 41	543,519 89	7,620 52
Williamsburg City.....	Brooklyn, N. Y.....	419,181 25	337,952 98	21,228 27
Total.....		\$34,381,766 83	\$34,533,484 25	\$94,518 05

TABLE No. VI.—CONTINUED.

*Foreign Companies—United States Branches.*

NAME OF COMPANY.	LOCATION.	Income.		Gross Expenditures.	Excess of Cash Income over Expenditures.	Excess of Expenditures over Cash Income.
		Premium Notes.	Cash.			
British America.....	Toronto, Ont.....	.....	\$540,596 74	\$476,917 98	\$63,678 76	.....
Compagnie Reassurances.....	Paris.....	.....	.....	.....	.....	.....
Commercial Union.....	London.....	.....	1,288,115 65	1,118,923 31	174,192 34	.....
Guardian.....	London.....	.....	240,416 49	198,574 38	41,842 11	.....
Hamburg-Bremen.....	Hamburg, Ger.....	.....	441,272 88	407,291 19	33,981 89	.....
Hamburg-Magdeburg.....	Hamburg, Ger.....	.....	.....	188,311 01	34,130 06	.....
Imperial.....	London.....	.....	217,431 07	429,371 09	29,940 02	.....
La Casbah.....	Algiers.....	.....	455,827 00	493,271 09	37,444 09	.....
La Caisse Generale.....	Manchester, Eng.....	.....	750,938 34	750,623 37	313 97	.....
La Confiance.....	Paris.....	.....	431,539 81	462,411 80	30,871 99	.....
.....	Paris.....	.....	238,442 71	102,924 66	135,518 05	.....
Liverpool, London and Globe.....	London and Liverpool.....	.....	2,792,127 78	2,604,794 44	187,333 34	.....
London Assurance Corporation.....	London.....	.....	562,306 84	510,239 80	52,066 04	.....
London and Lancashire.....	Liverpool.....	.....	426,578 33	212,357 61	213,140 72	.....
Metropolitan.....	Paris.....	.....	1,178,844 14	1,038,844 10	140,000 04	.....
North British and Mercantile.....	London.....	.....	1,228,494 69	1,044,666 11	183,828 58	.....
North German.....	Hamburg, Ger.....	.....	251,062 49	276,502 00	25,439 51	.....
Northern Assurance.....	London.....	.....	438,535 00	423,164 00	15,371 00	.....
Norwich Union.....	Norwich, Eng.....	.....	189,765 21	86,346 07	103,420 14	.....
Phoenix.....	London.....	.....	45,812 96	24,176 37	21,636 59	.....
Queen.....	Liverpool.....	.....	1,005,900 70	846,966 29	158,934 41	.....
Royal.....	Liverpool.....	.....	1,705,065 19	1,488,124 21	216,940 98	.....
Scottish Commercial.....	Glasgow.....	.....	580,084 29	481,390 56	98,693 73	.....
Transatlantic.....	Hamburg, Ger.....	.....	230,754 10	222,963 73	7,790 37	.....
Western.....	Toronto, Ont.....	.....	561,807 43	479,061 74	82,745 69	.....
Total.....	.....	.....	\$14,618,048 64	\$12,964,348 03	\$1,766,318 28	\$87,517 77

*Recapitulation.*

	INCOME.		Gross Expenditures.	Excess of Cash Income over Expenditures.	Excess of Expenditures over Cash Income.
	Premium Notes.	Cash.			
New Jersey Joint Stock Insurance Companies.....		\$2,553,031 94	\$2,589,176 67		\$36,144 73
New Jersey Mutual Companies.....		257,861 25	214,484 10	\$43,377 15	
Insurance Companies of other States.....	\$688,735 86	34,381,766 83	34,233,484 25	148,282 58	
Foreign Companies, United States Branches.....		14,613,048 54	\$12,934,248 03	1,678,800 51	
Aggregate.....	\$688,735 86	\$51,805,708 54	\$49,971,393 05	\$1,870,460 22	\$36,144 73



TABLE No. VII.—SUMMARY OF FIRE RISKS, PREMIUMS AND LOSSES.

*New Jersey Joint Stock Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Risks written during the Year.	Premiums Thereon.	Average Rate of Premiums.	Losses Incurred.	Ratio of Loss to Premium Received.	Total Risks in Force.	Premiums Thereon.
American.....	Newark	\$25,418,732 93	\$165,070 93	.65	\$78,149 20	.47	\$25,870,954 20	\$164,901 16
Continental.....	Camden	24,415,168 00	181,775 62	.86	87,787 62	.43	27,139,015 00	181,775 62
Firemen's.....	Newark	24,415,168 00	181,775 62	.70	87,787 95	.48	27,139,015 00	203,433 88
Germania.....	Newark	4,697,966 29	35,119 54	.75	24,351 54	.70	3,542,944 46	25,562 82
Hibernia.....	Newark	1,194,950 64	8,411 47	.70	2,248 08	.26	1,294,883 43	9,830 38
Hudson.....	Jersey City	8,770,776 17	66,355 63	.76	34,515 90	.52	11,234,603 07	94,460 22
Humboldt.....	Newark	1,795,113 35	22,575 32	1.28	18,778 57	.82	4,318,006 55	17,150 53
Jersey City.....	Jersey City	5,356,307 00	35,760 52	.66	13,800 65	.36	6,343,623 00	35,760 52
Manufacturers.....	Newark	1,114,000 00	13,700 00	1.24	8,200 00	.62	1,314,000 00	14,508 52
Mechanics.....	Newark	1,114,000 00	8,351 64	.80	5,153 00	.50	1,355,000 00	10,935 00
Merchants'.....	Newark	46,587,135 00	355,097 20	.76	190,857 04	.53	46,253,388 00	390,455 89
Millville Mutual.....	Millville	5,342,187 00	79,886 96	1.49	103,360 19	1.29	6,597,038 00	96,312 66
Mount Holly.....	Mount Holly	928,030 00	8,819 53	.92	1 50	....	2,543,255 00	68,389 97
National.....	Elizabeth	1,938,913 00	12,838 28	.65	729 96	.06	1,964,331 00	16,046 77
Newark City.....	Newark	13,625,319 58	137,228 55	1.00	91,227 78	.66	11,280,026 48	128,507 90
Newark Fire.....	Newark	22,247,129 29	296,460 70	.92	130,968 92	.63	23,908,483 38	225,792 25
New Brunswick.....	New Brunswick	1,103,125 00	4,208 84	.74	3,513 05	.43	1,158,928 00	8,181 84
New Jersey.....	Newark	a.....	6,161 05	....	6,752 87	1.09	1,103,264 16	6,161 05
People's.....	Newark	21,616,716 00	252,238 69	1.16	131,319 09	.52	19,710,324 00	222,390 68
People's.....	Trenton	15,484,048 00	169,473 64	1.04	109,694 00	.68	16,897,514 00	201,089 46
Standard.....	Trenton	11,209,883 39	164,158 51	1.46	113,661 35	.68	9,105,174 51	189,030 79
Trade.....	Camden	7,401,856 00	72,238 49	.96	71,715 50	.99	2,672,197 00	30,285 76
Washington.....	Farmfield	.....	.....	.....	.....	.....	.....	.....
Total.....		\$233,577,104 64	\$2,154,890 59	.90	\$1,303,305 89	.60	\$240,226,866 14	\$2,330,777 23

a Incomplete.

*New Jersey Mutual Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Risks written during the Year.	PREMIUMS THEREON.		Losses Incurred.	Total Risks In Force.	PREMIUMS THEREON.		Notes.
			Cash.	Notes.			Cash.	Notes.	
American Mutual.....	Plainfield.....	\$35,930 00	\$151 51	\$2,164 50	\$825 75	\$905,926 00	\$9,269 11	\$105,000 00	
Bergen County Farmers' Mutual.....	Spring Valley.....	728,860 00	7,735 71	23,580 67	6,274 16	2,853,880 00	27,215 67	105,303 53	
Bergen County Mutual.....	Hackensack.....	285,939 00	464 40	9,915 00	2,460 48	976,745 00	7,711 20	96,390 00	
Bound Brook Mutual.....	Bound Brook.....	141,360 50	617 82	10,500 22	451 97	913,071 94		118,741 99	
Burlington County.....	Medford.....	90,397 50	3,857 83	2,587 85	1,287 00	4,230,456 34		154,653 81	
Cranbury Mutual.....	Cranbury.....	193,757 00	205 55	10,654 00		193,757 00	205 55	10,654 00	
Cumberland Mutual.....	Bridgeton.....	1,406,835 00	15,839 35	307,663 00	2,337 30	14,383,139 00	171,800 30	3,145,032 00	
Elizabeth Mutual.....	Elizabeth.....	136,400 00	1,387 85	868 00	4,324 30	2,457,625 00	3,090 00	2,950,455 00	
Essex County Mutual.....	Bloomfield.....	608,811 00	6,540 02	25,235 00	4,290 00	3,743,025 00	23,798 60	110,464 00	
Farmers' Mutual.....	Readington.....	1,176,847 00	2,372 05		20,006 46	12,683,434 00			
Farmers' Mutual.....	Salem.....	209,079 00	2,174 05	39,811 00	2,714 60	1,536,698 00	18,110 85	292,846 00	
Farmers' Mutual.....	Vernon.....	324,290 00	329 88	3,576 77	2,700 47	1,616,329 74	1,916 32	14,769 61	
Franklin Farmers' Mutual.....	Millstone.....	324,790 00	329 88	11,502 42	4,323 43	3,773,968 00	4,371 05	34,471 00	
Hackettstown Mutual.....	Hackettstown.....	150,115 00	570 95	5,415 50	675 00	1,057,536 00	4,791 80	47,918 00	
Hardwick Mutual.....	Johnsonburg.....	153,069 00	664 30	6,643 00					
Hillsborough Mutual.....	Neshanic.....	634,669 00	1,196 69		37,710 11	9,926,534 00			
Holmdel Mutual.....	Holmdel.....	66,915 00	169 10	3,445 50		511,161 00	1,247 50	25,559 05	
Hudson County Mutual.....	Hamdenville.....	110,057 00	1,059 23	4,214 00		897,755 00	734 42	10,200 55	
Meriden Mutual.....	Meriden.....	1,059 23	1,059 23	4,214 00		897,755 00	6,896 82	25,812 52	
Norfolk County Mutual.....	Pennington.....	1,296,485 00	13,431 39	67,168 75	12,017 14	4,764,110 00	113,525 80	452,072 50	
Monmouth County Mutual.....	Freehold.....	284,340 00	3,844 00	16,884 00	2,833 76	1,757,531 00		94,131 00	
Morris County Mutual.....	Morris.....	723,862 00	6,298 91	36,880 00	2,523 89	1,014,371 00		51,624 30	
New Brunswick Mutual.....	New Brunswick.....	441,625 00	3,845 63	10,963 34	95 11	1,181,199 00	10,319 98	39,329 46	
New York Mutual.....	Princeton.....	500 00	4 90	75 00	4,113 96			134,424 34	
Princeton Mutual.....	Princeton.....	432,248 00	2,870 63	30,067 00	2,389 32	2,073,576 00	11,000 00	140,288 00	
Rahway Mutual.....	Rahway.....	45,500 00	657 63	4,380 00	128 00	1,450,542 40		126,567 64	
Salem County Mutual.....	Salem.....	50,402 00	2,574 15	4,577 13		765,584 36		48,932 76	
Shrewsbury Mutual.....	Eatonville.....	157,330 00	7,057 46	13,654 90	873 18	1,888,741 00	75,666 57	134,963 91	
Somerville Mutual.....	Somerville.....	35,945 20	127 31	2,121 88		375,815 00		3,542 66	
Sussex County Mutual.....	Newton.....	470,800 00	1,360 87	16,107 00	4,606 00	2,398,593 00	7,257 71	72,571 00	
West Jersey Mutual.....	Wenonah.....	80,180 00	608 03	1,103 00	8 00	329,068 33	4,945 67	17,059 25	
Total.....		\$10,627,425 20	\$88,884 01	\$668,527 31	\$130,505 25	\$82,406,980 11	\$508,920 26	\$8,636,187 31	

TABLE No. VII.—CONTINUED.  
*Insurance Companies of Other States.*

NAME OF COMPANY.	LOCATION.	Fire Risks written during the Year.	Premiums Thereon.	Average Rate of Premium.	Losses Incurred.	Ratio of Loss to Premium Received.	Total Risks in Force.	Premiums Thereon.
Alma.....	Hartford, Conn.	\$221,969,300 00	\$2,290,352 70	1.00	\$1,955,453 01	.56	\$272,519,150 40	\$3,003,510 00
Agricultural.....	Worcester, Mass.	56,681,695 00	578,403 51	.67	291,159 55	.50	186,676,182 00	1,577,575 06
Albany, N. Y.....	New York	50,426,023 00	137,671 57	.27	124,317 03	.89	37,348,153 00	1,443,275 97
American Central.....	St. Louis, Mo.	29,832,396 00	420,841 64	1.41	216,553 96	.51	26,457,124 00	403,346 23
American Exchange.....	New York	11,219,596 00	46,638 92	.41	13,380 00	.30	9,634,336 00	35,092 31
Bucks County Contributionship, Pa.....	P. O. Trenton, N. J.	320,470 00	6,741 69	2.10	729 90	.11	2,201,153 00	61,255 49
Citizens.....	New York	50,255,277 00	292,722 40	.32	104,574 45	.40	46,212,393 57	294,530 83
City.....	Pittsburg, Pa.	3,780,019 84	47,422 43	1.22	15,343 53	.44	1,438,513 00	15,343 53
Clinton.....	New York	21,780,360 00	139,672 99	.64	65,348 76	.46	90,039,522 00	111,489 87
Commercial.....	New York	35,544,292 85	287,328 29	.74	167,226 36	.58	37,406,223 64	311,574 16
Connecticut.....	Hartford, Conn.	44,763,757 00	439,742 11	1.02	231,234 71	.50	41,968,031 00	457,466 75
Continental.....	New York	236,823,419 00	1,654,027 57	.65	851,469 57	.55	272,924,515 00	2,211,431 45
Exchange.....	New York	103,277 97	1,033 77	.48	79,308 67	.77	16,286,545 00	110,365 39
Farmers.....	York, Pa.	25,354,597 00	333,385 38	1.12	212,953 87	.75	39,896,897 00	463,287 96
Fire Association.....	Philadelphia.	118,078,757 00	1,296,384 49	1.08	607,255 96	.51	156,153,478 00	3,073,601 72
Fire Ins. Co. of Northampton County.....	Easton, Pa.	1,407,567 25	29,896 96	2.12	4,543 87	.15	5,920,149 79	124,124 92
Firemen's Fund.....	San Francisco	37,007,149 00	477,539 51	1.29	256,519 00	.53	32,298,507 00	434,831 23
First National.....	Worcester, Mass.	9,153,882 00	117,576 58	1.26	94,435 34	.80	7,568,780 00	111,637 31
Franklin.....	Columbus, Ohio.	4,894,831 00	50,765 27	1.08	29,403 14	.57	6,152,538 00	67,608 07
Franklin.....	Philadelphia.	96,408,537 73	646,237 13	1.14	367,259 35	.57	138,675,367 94	2,453,253 44
German.....	Baltimore, Md.	30,898,400 00	184,079 70	.60	93,000 00	.51	53,132,463 00	108,573 50
German American.....	New York	135,020,889 00	1,139,334 38	.80	524,346 45	.46	129,573,481 00	1,295,782 10
Germania.....	New York	54,351,323 00	690,863 62	1.10	324,143 98	.46	76,189,427 16	698,798 41
Grand.....	Philadelphia.	30,877,823 00	274,799 58	.80	138,469 17	.47	40,928,116 00	477,293 05
Hanover.....	New York	76,647,112 36	665,445 04	.79	306,577 62	.50	84,867,440 32	792,155 52
Hartford.....	Hartford	151,442,247 00	1,558,533 10	1.03	820,514 35	.52	197,045,638 00	2,191,512 85
Hartford Steam Boiler.....	Hartford	15,707,715 00	125,307 37	.83	11,307 24	.09	14,652,302 00	121,498 94
Hoffman.....	New York	16,707,307 00	139,407 37	.86	11,307 24	.09	15,583,995 00	121,498 94
Howard.....	New York	324,032,438 00	2,843,923 00	.87	1,606,555 49	.50	334,793,208 04	3,594,124 00
Howard.....	New York	29,632,802 00	228,726 28	.75	119,431 25	.53	35,977,564 00	226,605 85
Insurance Co. of North America.....	Philadelphia.	131,890,441 00	1,376,684 45	1.04	682,228 64	.49	108,411,576 00	1,903,263 19
Lorillard.....	New York	21,520,993 00	139,441 81	.65	79,066 14	.57	17,896,193 00	182,955 16
Lycorning.....	Muncy, Pa.	35,550,640 41	287,856 18	.84	383,017 36	1.28	51,804,963 24	502,562 76
Manhattan.....	New York	65,106,679 00	565,127 81	1.05	411,686 19	.76	47,203,214 00	512,853 79
Merchants.....	New York	21,557,256 00	113,714 19	.58	102,454 25	.55	20,594,256 00	112,757 28

Merchants'.....	15,104,438 00	152,699 88	1.01	79,628 52	52	14,779,062 00	164,356 36
Metropolitan Plate Glass.....	21,068,492 00	255,463 35	1.26	141,260 90	53	16,163,903 00	192,333 93
National.....	23,323,430 00	255,463 35	3.10	141,006 77	57	23,650,954 00	51,384 40
New York.....	28,264,867 00	173,763 58	1.66	84,629 01	48	23,442,064 00	31,994 86
New York and Boston.....	5,237,512 00	35,038 52	.66	25,958 37	.74	3,900,059 00	154,416 25
New York Bowery.....	37,145,805 50	166,890 67	.45	88,000 00	.53	33,897,371 15	28,192 38
New York City.....	23,166,908 00	184,769 61	.79	103,753 00	.56	20,083,878 00	156,965 34
New Hampshire.....	19,754,090 00	206,515 72	1.04	120,456 87	.68	20,813,629 00	156,296 41
Niagara.....	37,353,740 00	480,460 52	1.83	246,311 00	.51	65,562,928 00	240,832 30
Orange County Mutual.....	1,006,954 00	52,070 63	5.17	9,069 81	.17	9,989,874 50	594,213 48
Orient.....	22,482,787 00	248,569 86	1.10	131,663 81	.53	24,764,441 00	189,477 43
Pennsylvania.....	53,927,503 00	579,239 66	1.07	315,490 03	.54	53,177,570 00	273,240 98
People's.....	9,578,471 00	54,611 27	.57	22,056 17	.40	8,857,310 00	638,884 00
Phoenix.....	153,355,966 00	1,313,897 18	.85	695,347 27	.46	160,498,814 00	51,832 86
Relief.....	109,796,160 00	1,219,132 14	1.11	712,369 66	.58	131,316,030 00	1,565,967 92
Republic.....	14,551,291 00	100,018 00	.70	61,600 24	.58	13,338,330 00	1,495,131 72
Rochester German.....	28,340,147 00	154,027 36	.54	63,603 63	.41	27,483,301 00	157,758 43
Rugers.....	21,461,959 00	208,836 54	.97	97,035 16	.46	21,187,542 00	206,913 88
Security.....	16,647,098 00	84,802 09	.51	42,437 94	.50	13,687,227 00	71,182 69
Springfield Fire and Marine.....	15,145,450 00	147,111 55	.91	124,738 07	.80	14,270,403 00	160,851 16
Star.....	57,432,000 00	879,737 24	1.12	524,377 00	.92	55,746,063 00	1,145,965 17
St. Nicholas.....	56,028,759 00	238,375 88	.66	149,437 00	.51	54,580,316 00	236,774 40
St. Paul Fire and Marine.....	17,612,721 00	153,467 56	.87	77,808 70	.51	16,581,939 00	157,333 75
Trademen's.....	34,230,324 00	457,488 63	1.33	289,548 60	.63	39,682,159 00	493,000 73
United Firemen's.....	22,649,401 00	172,055 30	.76	80,386 88	.46	20,171,332 00	165,443 97
Watertown.....	11,666,782 00	106,208 57	.91	60,596 66	.62	9,173,097 00	80,998 53
Westchester.....	61,119,570 00	598,551 69	1.16	70,077 65	.50	12,376,776 00	151,414 36
Williamsburg City.....	67,140,120 00	568,613 26	.84	331,794 84	.58	64,002,311 28	408,119 75
Total.....	60,754,338 00	387,893 85	.64	198,859 94	.51	60,540,890 00	66,005,952 06
Total.....	\$3,278,918,216 38	\$29,163,252 33	.89	\$15,270,339 19	.54	\$3,729,984,420 53	\$39,622,361 72



TABLE No. VII.—CONTINUED.

*Foreign Companies—United States Branches.*

NAME OF COMPANY.	LOCATION.	Risks written during the Year.	Premiums Thereon.	Average Rate of Premium.	Losses Incurred.	Ratio of Loss to Premium Received.	Total Risks In Force.	Premiums Thereon.
British America.....	Toronto.....	\$45,022,472 00	\$492,443 94	.89	\$340,810 83	.69	\$45,765,920 00	\$511,021 27
Companie Reassurances.....	Paris.....	160,720,158 00	4,704 86	1.10	.....	.....	420,258 00	4,668 53
Commercial Union.....	London.....	160,720,375 13	1,440,817 38	.90	762,840 52	.64	161,935,597 64	1,499,001 44
Guardian.....	London.....	40,498,012 43	281,373 01	.69	169,969 63	.60	28,932,829 53	221,044 39
Hamburg-Bremen.....	Hamburg, Germany.....	47,893,512 00	467,052 11	.98	277,628 22	.59	38,908,759 00	426,546 53
Hamburg-Magdeburg.....	Hamburg, Germany.....	22,207,178 33	248,604 02	1.12	122,212 12	.49	17,105,444 21	215,198 78
Imperial.....	London.....	88,597,000 00	245,166 00	.87	303,196 00	.64	89,484,196 00	245,166 00
La Caisse Generale.....	Manchester, England.....	89,637,262 00	865,659 82	1.07	303,196 00	.64	90,498,461 00	865,659 82
La Confiance.....	Paris.....	42,415,406 00	482,682 84	1.13	310,297 50	.64	39,055,940 00	371,491 22
.....	Paris.....	21,575,291 52	236,656 27	1.09	54,325 18	.23	16,647,722 52	207,381 44
Liverpool, London and Globe.....	London and Liverpool.....	438,065,677 00	3,182,665 01	.73	1,863,845 39	.58	371,387,814 00	3,420,831 10
London Assurance Corporation.....	London.....	70,865,353 00	519,555 84	.73	389,942 38	.65	71,095,407 00	650,589 04
London and Lancashire.....	Liverpool.....	90,187,694 00	523,708 33	.88	103,848 70	.19	56,944,008 00	434,028 16
Metropole.....	Paris.....	3,896,155 12	42,483 00	1.08	8,675 00	.13	8,520,115 00	46,738 17
North British and Mercantile.....	London.....	159,049,486 00	1,271,565 10	.80	682,459 66	.54	136,673,172 00	1,476,084 94
North German.....	Hamburg, Germany.....	25,496,402 00	283,772 82	1.11	186,793 84	.65	18,262,951 00	225,660 41
Northern Assurance.....	London.....	48,637,171 00	471,946 00	.97	303,144 00	.64	39,248,949 00	433,571 00
Norwich Union.....	Norwich, England.....	26,497,581 00	184,865 78	.70	35,095 60	.19	20,144,018 00	171,163 78
Phoenix.....	London.....	9,787,349 00	64,329 77	.66	11,782 18	.18	8,652,247 00	62,313 87
Queen.....	Liverpool.....	117,400,072 00	1,064,493 25	.90	582,850 00	.55	113,697,336 00	1,106,332 96
Royal.....	Liverpool.....	219,919,287 75	1,807,938 14	.82	978,590 44	.54	229,393,273 24	2,271,654 87
Scottish Commercial.....	Glasgow.....	62,575,733 00	602,453 60	.95	380,902 64	.59	59,055,730 00	633,088 38
Transatlantic.....	Hamburg, Germany.....	17,665,581 00	193,422 88	1.09	156,139 71	.80	15,347,468 00	177,069 84
Western.....	Toronto.....	50,574,924 00	594,619 92	1.11	314,440 22	.53	39,592,918 00	513,429 26
Total.....	.....	\$1,866,504,623 26	\$15,789,372 09	.84	\$8,281,865 69	.56	\$1,646,679,042 14	\$16,247,636 58



## Recapitulation.

NAME OF COMPANY.	Risks Written during the Year.	Premiums Thereon.	Average Rate of Premium	Losses Incurred.	Ratio of Loss to Premium Received	Total Risks in Force.	Premiums Thereon.	Premium Notes.
New Jersey Joint Stock Insurance Companies.....	\$238,577,104 64	\$2,154,890 59	.90	\$1,303,305 89	.60	\$240,235,365 14	\$2,320,777 23	.....
New Jersey Mutual Companies.....	10,627,425 20	88,884 01	.....	130,605 25	.....	89,406,980 11	606,920 26	.....
Insurance Companies of other States.....	3,278,918,215 38	29,163,282 33	.89	15,870,339 19	.54	3,739,484,430 63	39,622,361 72	\$5,636,187 31
Foreign Companies, United States Branches.....	1,866,509,625 26	15,789,372 09	.84	8,321,865 69	.56	1,646,579,042 14	16,347,436 58	.....
Aggregate.....	\$5,384,632,363 48	\$47,196,429 02	.87	\$26,126,016 02	.55	\$5,709,246,808 92	\$58,810,475 79	\$5,636,187 31

TABLE NO. VIII.—EXHIBIT OF BUSINESS IN NEW JERSEY.

*New Jersey Joint Stock Insurance Companies.*

NAME OF COMPANY.	LOCATION.	Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Excess of Premiums over Losses.	Excess of Losses over Premiums.	Ratio of Losses to Premiums Received.
American.....	Newark.....	\$15,755,021 66	\$91,431 95	.63	\$16,520 75	\$83,411 20	.....	.16
Camden Mutual.....	Camden.....	1,350,290 00	9,050 04	.68	287 62	8,762 42	.....	.03
Camden's.....	Newark.....	1,353,448 00	27,175 17	.67	18,012 44	27,762 45	.....	.03
German.....	Newark.....	3,890,338 73	27,554 46	.71	13,418 82	22,545 64	.....	.04
Hibernia.....	Newark.....	1,160,048 43	8,196 78	.70	2,248 08	5,948 70	.....	.03
Hudson.....	Jersey City.....	5,492,654 16	33,081 05	.71	16,243 05	22,838 00	.....	.41
Humboldt.....	Newark.....	1,795,113 35	22,875 32	1.37	18,778 57	4,096 75	.....	.82
Jersey City.....	Jersey City.....	5,955,307 00	36,750 52	.68	14,147 98	22,602 54	.....	.38
Manufacturers'.....	Newark.....	6,283,708 00	48,296 88	.77	16,353 12	31,943 46	.....	.34
Mechanics.....	Newark.....	1,660,800 00	8,456 64	.80	4,158 43	4,301 21	.....	.43
Merchants'.....	Newark.....	12,381,028 78	80,578 39	.65	9,649 33	70,929 06	.....	.12
Millville Mutual.....	Millville.....	925,319 00	52,542 87	5.67	16,403 20	36,139 67	.....	.31
Mount Holly.....	Mount Holly.....	928,030 00	8,619 00	.92	1 50	8,617 50	.....	.....
National.....	Elizabeth.....	1,928,413 00	10,585 00	.65	720 95	9,864 05	.....	.07
Newark City.....	Newark.....	4,015,479 89	35,014 55	.87	14,003 05	21,011 49	.....	.40
Newark Fire.....	Newark.....	5,545,590 15	50,293 56	.90	13,679 15	37,614 44	.....	.95
New Brunswick.....	New Brunswick.....	1,163,128 00	8,167 41	.74	3,044 63	5,122 78	.....	.25
New Jersey.....	Newark.....	9,073 95	19,073 95	.74	13,637 93	5,436 02	.....	.23
People's.....	Newark.....	4,768,754 00	54,446 51	1.14	8,641 23	45,805 28	.....	.16
People's.....	Trenton.....	1,962,998 97	18,981 41	.59	7,046 53	11,934 88	.....	.37
Standard.....	Trenton.....	1,339,963 53	14,879 89	1.11	1,176 89	13,703 10	.....	.08
Trade.....	Camden.....	717,639 74	8,020 20	1.12	454 11	7,566 09	.....	.07
Washington.....	Fairfield.....	.....	7,269 36	.....	11,766 20	.....	.....	1.62
Total.....	.....	\$91,995,477 45	\$764,378 97	.83	\$206,099 85	\$562,775 73	\$4,496 61	.27

NAME OF COMPANY.	LOCATION.	Risks Written.	PREMIUMS RECEIVED.		Losses Incurred.
			Cash.	Notes.	
American Mutual.....	Plainfield.....	\$35,490 00	\$151 51	\$2,164 50	\$825 75
Bergen County Farmers' Mutual.....	Spring Valley.....	706,885 00	7,560 19	22,888 96	6,374 16
Bergen County Mutual.....	Hackensack.....	109,561 00	494 40	9,915 00	2,960 48
Bound Brook Mutual.....	Bound Brook.....	141,450 50	617 83	18,691 18	451 97
Burlington County.....	Medford.....	30,397 50	3,857 83	2,587 35	1,987 00
Cranbury Mutual.....	Cranbury.....	193,757 00	205 55	10,654 00	.....
Cumberland Mutual.....	Bridgeport.....	1,406,835 00	15,839 35	307,663 00	13,741 19
Elizabeth Mutual.....	Elizabeth.....	136,400 00	1,387 38	808 00	2,427 30
Essex County Mutual.....	Bloomfield.....	606,811 00	6,540 02	25,925 00	4,830 00
Farmers' Mutual.....	Readington.....	1,176,847 00	2,372 00	.....	20,006 46
Farmers' Mutual.....	Salem.....	199,850 00	2,159 68	32,251 00	.....
Farmers' Mutual.....	Vienna.....	66,219 00	78 97	3,445 50	2,714 60
Franklin Farmers' Mutual.....	Millstone.....	324,790 00	339 88	11,502 42	2,700 47
Hackettstown Mutual.....	Hackettstown.....	130,115 00	570 95	5,415 50	.....
Hardwick Mutual.....	Johnsonburg.....	153,089 00	664 30	6,643 00	675 00
Hillsborough Mutual.....	Neshanic.....	634,669 00	1,196 68	.....	37,710 11
Honolulu Mutual.....	Honolulu.....	18,715 00	169 10	3,445 50	.....
Hunterdon County Mutual.....	Lambertville.....	11,087 00	1,032 32	4,314 92	.....
Mendham Mutual.....	Mendham.....	101,968 00	1,053 21	3,414 92	.....
Mercer County Mutual.....	Pennington.....	1,291,885 00	13,312 59	66,569 75	12,017 14
Monmouth County Mutual.....	Freehold.....	284,340 00	3,344 00	16,884 00	2,833 76
Morris County Mutual.....	Norristown.....	723,862 00	6,298 91	36,880 55	2,523 86
New Brunswick Mutual.....	New Brunswick.....	441,025 00	3,845 68	10,953 34	96 11
Pasaden Mutual.....	Pasaden.....	104,800 00	4 50	75 00	4,113 96
Princeton Mutual.....	Princeton.....	492,298 60	2,870 63	30,037 00	2,339 82
Rahway Mutual.....	Rahway.....	45,650 00	657 63	4,380 00	123 00
Salem County Mutual.....	Salem.....	50,402 00	2,574 16	4,577 12	.....
Shrewsbury Mutual.....	Easton.....	185,730 00	7,057 46	13,654 90	873 18
Somerville Mutual.....	Somerville.....	35,945 20	127 31	2,121 88	.....
Sussex County Mutual.....	Newtown.....	470,800 00	1,360 87	16,107 00	4,506 00
West Jersey Mutual.....	Wenonah.....	76,180 00	589 58	1,103 00	8 00
Total.....		\$10,424,033 30	\$88,500 74	\$676,072 41	\$128,425 09

TABLE No. VIII.—CONTINUED.

*Insurance Companies of Other States.*

NAME OF COMPANY.	LOCATION.	Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Excess of Premiums over Losses.	Excess of Losses over Premiums.	Ratio of Losses to Premiums Received.
Alma.....	Hartford, Conn.	\$3,775,680 00	\$30,706 72	.80	\$8,252 24	\$22,454 49	.....	.27
Agricultural.....	Watertown, N. Y.	4,455,089 00	32,644 64	.73	11,065 96	21,578 68	.....	.24
American.....	New York.....	35,700 00	224 20	.66	.....	234 20	.....	.....
American Central.....	St. Louis, Mo.....	110,486 00	1,122 75	1.02	289 50	843 25	.....	.25
American Exchange.....	New York.....	20,480 00	115 90	.55	.....	115 90	.....	.....
Bucks County Contributionship.....	P. O. Trenton, N. J.....	215,245 00	1,378 92	.64	729 90	649 02	.....	.53
Citizens'.....	New York.....	328,118 88	3,858 10	.63	520 51	3,457 28	.....	1.11
Commercial.....	New York.....	539,935 00	9,382 06	1.57	5,676 56	1,888 15	\$1,518 63	1.36
Commercial.....	New York.....	1,229,922 40	10,034 72	.81	5,830 90	4,203 82	.....	.21
Connecticut.....	Hartford, Conn.....	155,873 43	1,068 12	.65	15 00	1,053 12	.....	.....
Continental.....	New York.....	6,913,025 00	44,459 07	.64	7,327 43	37,131 64	.....	.16
Exchange.....	New York.....	194,300 00	1,712 00	.58	.....	1,712 00	.....	.....
Farmers'.....	New York.....	625,052 00	7,848 80	1.23	2,631 72	5,217 08	.....	.33
Fire Association.....	Philadelphia.....	3,566,951 17	36,629 07	.59	10,691 44	25,937 63	.....	.28
Fire Insurance Co. of Northampton County, Pa.....	Easton, Pa.....	34,995 00	1,062 80	3.03	2,055 10	.....	992 30	1.43
Firemen's Fund.....	San Francisco, Cal.....	132,630 20	1,375 20	1.03	434 72	940 48	.....	.31
Firat National.....	Worcester, Mass.....	689,879 00	8,368 67	.....	3,954 72	4,413 95	.....	.47
Franklin.....	Columbus, Ohio.....	1,127,370 00	9,104 09	1.11	8,545 59	508 50	.....	.94
Franklin.....	Philadelphia.....	.....	.....	.....	.....	.....	.....	.....
German.....	Baltimore, Md.....	179,515 00	1,165 38	.67	.....	1,165 38	.....	.....
German American.....	New York.....	4,025,515 00	24,469 25	.60	2,617 44	21,851 81	.....	.10
Germania.....	New York.....	2,915,800 00	16,743 87	.56	206 62	16,537 25	.....	.35
Girard.....	Philadelphia.....	1,348,328 00	12,544 21	.53	4,823 83	7,720 38	.....	.38
Hanover.....	New York.....	2,469,763 26	20,753 83	.54	6,716 60	14,067 23	.....	.32
Hartford.....	Hartford, Conn.....	691,225 00	6,764 05	.98	1,053 06	5,710 99	.....	.15
Hartford Steam Boiler.....	Hartford, Conn.....	456,367 00	4,514 82	.....	.....	4,514 82	.....	.43
Hoffman.....	New York.....	7,971,691 00	45,945 50	.81	21,349 49	24,646 07	.....	.46
Home.....	New York.....	266,178 00	2,142 51	.72	67 67	2,075 84	.....	.....
Howard.....	New York.....	.....	.....	.....	.....	.....	.....	.....
Insurance Company of North America.....	Philadelphia.....	1,523,851 00	16,064 55	1.05	2,433 03	13,631 52	.....	.15
Lorillard.....	New York.....	30,150 00	208 28	.....	.....	208 28	.....	.....
Lycoung.....	Muncy, Pa.....	976,198 70	11,103 91	1.14	7,020 58	4,083 33	.....	.63

Manhattan.....	New York.....	1,822,013 00	10,611 74	.80	10,557 45	64 22	.....	1.00
Merchants'.....	New York.....	1,364,044 00	7,340 14	.54	5,158 52	2,181 69	.....	.70
Merchants'.....	Providence, R. I.....	53,032 00	632 45	1.10	.....	632 46	.....	.....
Merchants'.....	Providence, Conn.....	8,382 15	8,382 15	1.96	4,560 37	4,062 28	.....	.53
Merchants'.....	New York.....	93,379 25	8,993 90	2.95	16,644 49	904 48	.....	.69
National.....	Hartford, Conn.....	111,293 00	1,041 98	.94	115 00	926 98	.....	.11
National.....	New York.....	328,688 00	2,329 31	.71	251 50	2,077 81	.....	.11
New York and Boston.....	New York.....	.....	.....	.....	.....	.....	.....	.....
New York Bowery.....	New York.....	1,345,734 00	11,503 42	.85	7,675 46	3,527 96	.....	.67
New York City.....	New York.....	.....	.....	.....	2,719 58	3,561 16	.....	.41
New York Insurance.....	New York.....	1,017,954 00	6,680 74	.55	.....	.....	.....	.....
Niagara.....	New York.....	.....	.....	.....	.....	.....	.....	.....
Orange County Mutual.....	Goshen, N. Y.....	102,485 00	983 09	.95	558 50	423 59	.....	.57
Orient.....	Hartford, Conn.....	324,080 00	3,482 52	1.07	19 88	3,463 84	.....	.....
Pennsylvania.....	Philadelphia.....	383,837 00	4,280 17	1.16	2,386 51	1,903 66	.....	.56
People's.....	New York.....	310,051 67	1,532 40	.90	100 00	1,432 40	.....	.06
Phoenix.....	Brooklyn, N. Y.....	2,070,228 00	14,336 90	.71	14,463 31	.....	121 81	1.01
Phoenix.....	Hartford, Conn.....	1,296,850 00	11,496 09	.90	10,594 46	901 63	.....	.92
Relief.....	New York.....	590,733 00	4,537 08	.77	959 72	3,597 36	.....	.21
Republic.....	New York.....	197,851 00	1,113 47	.66	.....	1,113 47	.....	.....
Rochester German.....	Rochester, N. Y.....	120,764 00	987 05	.82	.....	987 05	.....	.....
Rutgers.....	New York.....	206,120 00	1,383 09	.67	10 83	1,382 26	.....	.....
Security.....	New Haven, Conn.....	306,293 00	3,456 41	1.10	1,129 36	2,327 05	.....	.32
St. Andrew's Fire and Marine.....	New York.....	731,695 00	7,231 43	.96	566 31	6,715 68	.....	.70
Star.....	Springfield, Mass.....	282,628 33	2,007 72	.71	250 00	1,727 72	.....	.14
St. Nicholas.....	New York.....	631,578 00	5,618 79	1.04	831 08	5,797 71	.....	.12
St. Paul Fire and Marine.....	St. Paul, Minn.....	.....	.....	.....	.....	.....	.....	.....
Tradesmen's.....	New York.....	774,871 44	8,615 50	1.11	1,902 21	6,713 29	.....	.22
Union.....	Philadelphia.....	516,053 00	5,993 14	1.16	10,739 27	4,736 13	.....	.....
Watermen's.....	Philadelphia, N. Y.....	134,800 00	1,445 80	.78	408 89	1,036 91	.....	1.79
Waterman.....	New Rochelle, N. Y.....	2,946,700 00	26,812 38	.90	13,560 19	13,252 19	.....	.28
Westchester.....	.....	.....	.....	.....	.....	.....	.....	.50
Williamsburg City.....	Brooklyn, N. Y.....	541,653 00	4,707 64	.87	1,280 12	3,427 52	.....	.27
Total.....	.....	\$66,017,400 52	\$21,885 89	.79	\$206,820 38	\$222,425 35	\$7,308 57	.39



TABLE No. VIII.—CONTINUED.  
*Foreign Companies—United States Branches.*

NAME OF COMPANY.	LOCATION.	Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Excess of Premiums over Losses.	Excess of Losses over Premiums.	Ratio of Losses to Premiums Received.
British America.....	Toronto.....	\$755,183 00	\$7,857 25	1.04	\$2,960 19	\$4,897 06	.....	.37
Compagnie Reassurances.....	Paris.....	5,755,010 16	43,453 30	.80	3,657 57	39,795 73	.....	.63
Commercial Union.....	London.....	5,655,010 16	43,453 30	.80	3,657 57	39,795 73	.....	.63
Glücksschaffers.....	Hamburg.....	5,655,010 16	43,453 30	.80	3,657 57	39,795 73	.....	.63
Hamburg-Bremen.....	Hamburg, Germany.....	688,802 00	6,126 36	.88	1,223 87	4,893 49	.....	.20
Hamburg-Magdeburg.....	Hamburg, Germany.....	639,463 00	5,523 39	.86	.....	5,523 39	.....	.....
Imperial.....	London.....	640,085 00	5,721 00	.89	2 50	5,718 50	.....	.....
Lancashire.....	Manchester, England.....	1,592,728 00	15,417 63	.86	13,545 97	1,868 71	.....	.87
La Caisse Generale.....	Paris.....	2,345,025 25	14,574 65	.62	2,331 79	12,242 86	.....	.16
La Caisse.....	Paris.....	164,080 00	1,567 00	.86	17 75	1,549 25	.....	.....
Liverpool, London and Globe.....	London and Liverpool.....	15,781 041 00	110,195 55	.70	31,562 54	78,634 01	.....	.28
London Assurance Corporation.....	London.....	1,527,508 00	11,731 90	.77	1,563 02	9,772 88	.....	.17
London and Lancashire.....	Liverpool.....	5,779,155 33	24,975 38	.43	3,875 49	21,699 89	.....	.15
Metropole.....	Paris.....	19,000 00	179 75	.94	.....	179 75	.....	.....
North British and Mercantile.....	London.....	1,310,557 00	11,719 71	.89	11,349 51	470 20	.....	.36
North German.....	Hamburg, Germany.....	159,354 00	2,098 02	1.28	2 50	2,095 52	.....	.....
Northern Assurance.....	London.....	640,085 00	5,721 00	.89	2 50	5,718 50	.....	.....
Norwich Union.....	Norwich, England.....	598,823 00	4,466 33	.73	.....	4,466 33	.....	.....
Phoenix.....	London.....	337,656 00	3,320 85	.85	30 00	3,300 85	.....	.....
Queen.....	Liverpool.....	1,484,300 00	14,617 98	.98	5,897 32	8,730 66	.....	.40
Royal.....	Liverpool.....	2,431,254 00	34,546 98	1.18	10,389 18	24,206 80	.....	.30
Scottish Commercial.....	Glasgow.....	1,256,872 00	11,231 06	.90	5,243 67	5,985 39	.....	.70
Transatlantic.....	Hamburg, Germany.....	138,192 00	1,277 73	.91	892 11	385 62	.....	.....
Western.....	Toronto.....	.....	.....	.....	.....	.....	.....	.....
Total.....	.....	\$44,841,399 40	\$341,303 89	.76	\$96,120 10	\$245,183 29	.....	.28

*Recapitulation.*

	Risks Written.	Premiums Received.	Average Rate of Premium.	Losses Incurred.	Excess of Premiums over Losses.	Excess of Losses over Premiums.	Ratio of Losses to Premiums Received.
New Jersey Joint Stock Insurance Companies.....	\$91,995,377 45	\$754,378 97	.83	\$206,099 85	\$562,775 79	\$4,496 61	.27
New Jersey Mutual Companies.....	14,547,000 83	5,760 84	.....	13,856 00	.....	.....	.....
Insurance Companies of the State.....	66,017,400 83	531,890 86	.79	206,830 58	322,435 35	7,368 87	.30
Foreign Companies, United States Branches.....	44,841,399 40	341,303 89	.76	96,120 10	245,183 29	.....	.28
Aggregate.....	\$213,278,780 87	\$1,716,068 96	.80	\$637,475 42	\$1,130,384 37	\$11,865 48	.31

\* Exclusive of premium notes, \$676,072.41.



---

---

# INDEX TO PART I.

---

---





# INDEX TO PART I.

## FIRE AND FIRE-MARINE INSURANCE.

A.	Page.		Page.
Admission of Companies.....	viii	Capital Stock (Impairment) of New Jersey Com-	
Aetna, Hartford.....	113	panies.....	396
Agricultural, Watertown.....	117	Companies of other States.....	398
American, Newark.....	3	Capital Stock (Surplus over Liabilities) of New Jer-	
American Fire, New York.....	121	sey Companies.....	396
American Central, St. Louis.....	123	Companies of other States.....	398
American Exchange, New York.....	125	Citizens', New York.....	130
American Mutual Fire, Plainfield.....	65	City, Pittsburgh.....	132
Annual Report of Commissioner of Insurance.....	iii	Classification of Assets of New Jersey Stock Com-	
Annual Statements of New Jersey Stock Compa-		panies.....	402
nies.....	1	New Jersey Mutual Companies.....	403
New Jersey Mutual Companies.....	65	Companies of other States.....	404
Companies of other States.....	113	Foreign Companies.....	406
Foreign Companies.....	291	Classification of Expenditures of New Jersey Stock	
Assets of New Jersey Stock Companies.....	396	Companies.....	420
New Jersey Mutual Companies.....	397	New Jersey Mutual Companies.....	421
Companies of other States.....	398	Companies of other States.....	422
Foreign Companies.....	400	Foreign Companies.....	424
Assets (Classified) of New Jersey Stock Compa-		Classification of Income of New Jersey Stock Com-	
nies.....	402	panies.....	414
New Jersey Mutual Companies.....	403	New Jersey Mutual Companies.....	415
Companies of other States.....	404	Companies of other States.....	416
Foreign Companies.....	406	Foreign Companies.....	418
Assets (Compared with Liabilities) New Jersey		Classification of Liabilities of New Jersey Stock	
Stock Companies.....	396	Companies.....	408
New Jersey Mutual Companies.....	397	New Jersey Mutual Companies.....	409
Companies of other States.....	398	Companies of other States.....	410
Foreign Companies.....	400	Foreign Companies.....	412
		Clinton Fire, New York.....	135
		Commercial Fire, New York.....	138
		Commercial Union, London.....	299
		United States Branch.....	302
		Companies admitted to business in New Jersey.....	vii
		Companies withdrawn from business in New Jer-	
		sey.....	ix
		Comparison of Income and Expenditures of New	
		Jersey Stock Companies.....	426
		New Jersey Mutual Companies.....	427
		Companies of other States.....	428
		Foreign Companies.....	430
		Connecticut Fire, Hartford.....	141
		Continental, New York.....	144
		Cranbury Mutual.....	72
		Cumberland Mutual Fire, Bridgeton.....	73
		E.	
		Eagle, New York—withdraws from the State....	ix
		Admitted to transact business in New Jer-	
		sey.....	viii
		Elizabeth Mutual, Elizabeth.....	75
		Essex County Mutual, Bloomfield.....	76
		Exchange Fire, New York.....	147
		Expenditures (Classified) of New Jersey Stock Com-	
		panies.....	420
		New Jersey Mutual Companies.....	421
		Companies of other States.....	422
		Foreign Companies.....	424
		Expenditures (as compared with Income) of New	
		Jersey Stock Companies.....	426
		New Jersey Mutual Companies.....	427
		Companies of other States.....	428
		Foreign Companies.....	430
B.			
Bergen County Farmers' Mutual Fire, Spring Val-			
ley.....	66		
Bergen County Mutual Assurance, Hackensack....	68		
Bound Brook Mutual Fire, Bound Brook.....	69		
British America Assurance Co., Toronto.....	291		
United States Branch.....	294		
Bucks County Contributionship, Morrisville.....	128		
Buffalo, Buffalo—withdraws from the State....	ix		
Burlington County Association, Medford.....	71		
Business in New Jersey—Companies admitted to			
transact.....	viii		
Companies withdrawn from.....	ix		
Business in New Jersey of New Jersey Stock Com-			
panies.....	429		
New Jersey Mutual Companies.....	429		
Companies of other States.....	440		
Foreign Companies.....	442		
C.			
Caissé Générale, Paris.....	325		
United States Branch.....	327		
Camden Mutual, Camden.....	5		
Compagnie De Reassurance, Paris.....	296		
United States Branch.....	298		
Admitted to transact business in New Jer-			
sey.....	vii		
Capital Stock of New Jersey Companies.....	396		
Companies of other States.....	398		



	Page.
New Jersey Plate Glass, Newark.....	41
New York and Boston.....	220
New York Bowery.....	222
New York City, New York.....	224
New Hampshire Fire.....	226
Niagara Fire, New York.....	229
North British and Mercantile, London.....	351
United States Branch.....	354
North German Fire, Hamburg.....	355
United States Branch.....	358
Northern Assurance, London.....	360
United States Branch.....	363
Norwich Union, Norwich.....	365
United States Branch.....	367

## O.

Orange County Mutual, Goshen.....	231
Organization of New Jersey Stock Companies.....	396
New Jersey Mutual Companies.....	397
Companies of other States.....	398
Foreign Companies.....	400
Orient, Hartford.....	233
Other States, Companies of—Annual Statements.....	113

## P.

Paterson Fire, Paterson.....	x
Pennsylvania Fire, Philadelphia.....	236
People's, Newark.....	50
People's Fire, New York.....	239
People's Fire, Trenton.....	53
Percentage of Impairment to Capital of New Jersey Stock Companies.....	396
Companies of other States.....	398
Foreign Companies.....	400
Percentage of Surplus to Capital of New Jersey Stock Companies.....	396
Companies of other States.....	398
Foreign Companies.....	400
Phenix Fire, Brooklyn.....	241
Phoenix, London.....	363
United States Branch.....	370
Admitted to transact business in New Jersey.....	viii
Phoenix, Hartford.....	245
Plainfield Mutual Assurance Fire, Plainfield.....	99
Premiums received in New Jersey by New Jersey Joint Stock Companies.....	438
New Jersey Mutual Companies.....	439
Companies of other States.....	440
Foreign Companies.....	442
Princeton Mutual Fire, Princeton.....	100

## Q.

Queen, Liverpool.....	372
United States Branch.....	374

## R.

Rahway Mutual Fire, Rahway.....	101
Relief Fire, New York.....	248
Republic Fire, New York.....	250
Risks in New Jersey of New Jersey Stock Companies.....	438
New Jersey Mutual Companies.....	439
Companies of other States.....	440
Foreign Companies.....	442
Rochester German, Rochester.....	253
Roger Williams, Providence—withdraws from the State.....	ix
Royal, Liverpool.....	376
United States Branch.....	379
Rutgers Fire, New York.....	255

## S.

Safeguard Fire, New York—withdraws from the State.....	ix
Salem County Mutual Fire, Salem.....	103
Scottish Commercial, Glasgow.....	381
United States Branch.....	383
Security, New Haven.....	258
Shrewsbury Mutual Fire, Eatontown.....	104

	Page.
Somerville Mutual Fire, Somerville.....	106
Springfield Fire and Marine, Springfield.....	261
Standard, Trenton.....	55
Star Fire, New York.....	264
Statements of New Jersey Stock Companies.....	1
New Jersey Mutual Companies.....	65
Companies of other States.....	113
Foreign Companies.....	191
Statistical Tables.....	395
St. Nicholas, New York.....	267
St. Paul Insurance Company, St. Paul, Minn.....	269
Summary of business in New Jersey of New Jersey Stock Companies.....	438
New Jersey Mutual Companies.....	439
Companies of other States.....	440
Foreign Companies.....	442
Surplus of New Jersey Stock Companies.....	396
Companies of other States.....	398
Foreign Companies.....	400
Surplus (Percentage of to Capital) of New Jersey Stock Companies.....	396
Companies of other States.....	398
Foreign Companies.....	400
Sussex County Mutual, Newton.....	107
Sterling Fire, New York—admitted to transact business in New Jersey.....	viii

## T.

Table of Location, Organization, Capital, Assets, Liabilities and Surplus.....	396
Table of Classification of Assets.....	402
Table of Classification of Liabilities.....	408
Table of Classification of Income.....	414
Table of Classification of Expenditures.....	420
Table of Comparison of Income and Expenditures.....	426
Table of Summary of Risks, Premiums and Losses.....	432
Table of Business in New Jersey.....	438
Trade, Camden.....	58
Tradesmen's Fire, New York.....	272
Transatlantic Fire, Hamburg.....	385
United States Branch.....	388
Admitted to transact business in New Jersey.....	viii

## U.

Union, Philadelphia.....	275
United Firemen's, Philadelphia.....	278
United States Branch of the British America.....	294
Compagnie Reassurance.....	298
Commercial Union, London.....	302
Guardian Fire and Life.....	306
Hamburg-Bremen Fire, Hamburg.....	311
Hamburg-Magdeburg, Hamburg.....	315
Imperial Fire, London.....	319
Lancashire, Manchester.....	323
L' Caisse Generale, Paris.....	327
L' Confiance.....	331
Liverpool and London and Globe, Liverpool.....	336
London Assurance Corporation.....	341
London and Lancashire.....	346
Metropole.....	349
North British and Mercantile.....	354
North German Fire, Hamburg.....	358
Northern Assurance Company.....	363
Norwich Union.....	367
Phoenix, London.....	370
Queen, Liverpool.....	374
Royal, Liverpool.....	379
Scottish Commercial, Glasgow.....	383
Transatlantic, Hamburg.....	388
Western, Toronto.....	392

## W.

Watertown, Watertown, N. Y.....	280
Admitted to transact business in New Jersey.....	viii
Washington Fire, Plainfield.....	ix
Westchester Fire, New Rochelle.....	283
Western, Toronto.....	360
United States Branch.....	392
West Jersey Mutual.....	108
Williamsburg City Fire, Brooklyn.....	286
Withdrawal of Companies from business in New Jersey.....	ix



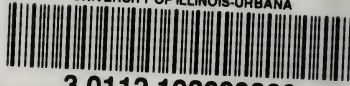








UNIVERSITY OF ILLINOIS-URBANA



3 0112 102099360